

APPLIED  
PUNCTUATION

REIGNER



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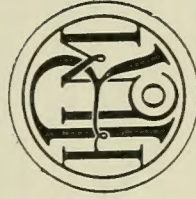


# APPLIED PUNCTUATION

By

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*Author of New Dictation Course,  
Secretarial Training, Applied Typing,  
Applied English Essentials, etc.*



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# PREFACE

Punctuation is learned through observation and application. This practice pad provides an extensive body of organized teaching material through the study of which the student is bound to secure a thorough understanding of the rationale of punctuation.

## *Distinctive Features*

1. Since the comma is the most frequently used mark of punctuation and the one which occasions the greatest difficulty, nearly one-half the lessons in the book are devoted to the comma.
2. All the uses of the comma are taught first—in fifteen lessons—and the other marks are then taught in the order of their frequency and difficulty: apostrophe, quotation marks, semicolon, colon, question mark, exclamation mark, period, hyphen, dash, parentheses. Two lessons are devoted to teaching the proper use of capital letters.
3. Each lesson consists of a single sheet. The explanatory matter is given on the upper part of the sheet, the illustrative sentences are printed on the lower part below the perforation, and the test sentences to which the pupil applies the results of his study and observation are printed on the reverse side of the sheet.
4. No writing is required on the part of the pupil. He simply inserts proper punctuation marks in the sentences on the reverse side of the sheet, writes his name in the space provided, detaches the sheet at the perforation, and hands in his work for inspection.
5. Each rule is stated briefly and concisely. Every grammatical term used in the statement of a rule is defined. Special difficulties which arise in the application of the rule are pointed out and guarded against.
6. Many illustrative sentences are given, showing the exact application of the rule under consideration. These sentences are selected from modern business literature and have the ring of real business writing. The test matter is as extensive as the illustrative matter and is of the same high character.
7. At intervals of five lessons, reviews are introduced. Each review has two parts. The student is given a number of sentences which are punctuated properly. Above each punctuation mark he is instructed to write the number of the rule which applies. For his convenience the rules are restated on the upper part of the perforated sheet so that he has those rules with their numbers right before him. The reverse side of each review sheet gives sentences to be punctuated.
8. The last few lessons are in the nature of General Reviews. Letters and business articles are given for punctuation. The first letter of every word which should begin with a capital is to be underscored. Time-consuming longhand writing has therefore been entirely eliminated, and the attention concentrated directly on the task at hand—developing the ability to punctuate correctly.

APPLIED PUNCTUATION is intended to follow the study of the author's text, *APPLIED ENGLISH ESSENTIALS*. That book is also in pad form. It contains 50 lessons, which teach the use of correct English on the same interesting and effective plan that has been worked out in this book.

CHARLES G. REIGNER

# LESSON 1

## Use THE COMMA

### 1. To separate words and phrases in a series.

#### Definitions:

1. A *phrase* is a group of related words that does not contain a subject and a predicate.
2. A *series* refers to words or phrases in the same grammatical construction.

#### Keep in mind that—

1. The comma should be placed before *and* or *or* when either of those conjunctions connects the last item of the series.
2. The comma must be placed after *etc.* when it ends a series unless, of course, *etc.* is the last word in the sentence. *Etc.* is an abbreviation for the Latin expression *et cetera*, meaning *and so forth*. It is always followed by a period.

## LESSON 1

### Study the use of the commas in these sentences:

1. The bonds, stocks, and real estate mortgages we offer for investment are listed on the enclosed sheet.
2. Our specialties are diplomas, certificates, office stationery, and engraved paper put up in boxes.
3. We shall be very glad to see you at our plant on Thursday, Friday, or Saturday.
4. Remittance may be made by check, money order, stamps, or cash.
5. Demonstrations will be given at 10:00 a.m., 1:00 p.m., and 3:00 p.m.
6. We carry a full line of rims, tires, inner tubes, tire gauges, tire chains, etc., at our Market Street store.
7. A happy, cheerful, hopeful attitude toward our work is a good thing to cultivate.
8. The paper is of a creamy white, has a firm texture, and is well suited to your purpose.
9. The booklet tells you why, where, and how arts and crafts furniture is made today.
10. Catalogs, booklets, folders, labels, office stationery, etc., can all be printed in our modern shop.
11. The new telephone numbers assigned to our office are 6472, 6473, and 6475.
12. We can furnish carbon paper in black, blue, and purple.
13. The first train for Albany, Rochester, Syracuse, etc., leaves at 5:46.
14. It pays to do your work cheerfully, eagerly, enthusiastically, and accurately.
15. Production, distribution, and accounting costs must be figured in the prices of commodities.



Name W. Duncan Date \_\_\_\_\_

*Insert commas at the proper places in these sentences:*

1. The top floor of our new building will be rented for musicales lectures, commencement, and entertainments of a similar nature.
2. Boston, New York, Philadelphia, and Savannah are the principal Atlantic seaports.
3. We will give you the best in workmanship, quality, and service.
4. Tickets will be sold on December 23, 24, 30, 31, and January 1.
5. Our card system will save you time, will give you information when you want it, and requires the minimum of work for its upkeep.
6. We can furnish designs for any special illustrative work high-grade booklets, circulars, pamphlets, etc., that may be required by our customers.
7. May we send you samples of our ledger, and bond papers, carbon papers, index cards, guide cards, and folders?
8. Seat covering insures comfort in touring, gives your car a well-kept appearance, protects light clothing from the dye of the leather, and keeps the upholstery clean and bright.
9. A simple, short-cut, error-proof method for handling the details of your business is explained in the booklet enclosed.
10. Imitation typewritten letters will be printed, folded, enclosed, addressed, and mailed at reasonable prices.
11. Study to make your letters clear, complete, and concise.
12. We can supply letterheads, billheads, statement forms, etc., at most reasonable prices.
13. You will succeed if you work thoughtfully, carefully, and accurately.
14. We feel sure we can show you better results, simpler construction, lower operating costs, and lower upkeep.
15. All damaged, unsold, free, and returned copies, have been omitted from our circulation figures.

## LESSON 2

### Use THE COMMA

#### 2. To set off the name of a person who is addressed directly.

##### Definition:

To "set off" means to put a comma *after* as well as before the word or words set off. It is a common error to omit the second comma.

##### Keep in mind that—

The words *sir* and *gentlemen* are set off by commas when the writer uses those words to address directly the person or company to whom he is writing.

## LESSON 2

*Study the use of the commas in these sentences:*

1. You will not find anywhere, Mr. Jackson, a more practical series of books.
2. We shall be very glad, Mr. Rogers, to have our representative call on you.
3. You can easily understand, Mr. Jacobs, what the result would be.
4. We feel sure, gentlemen, that the account has merely escaped your attention.
5. We expect to prove, your Honor, that the itemized statement presented by our client is correct.
6. I do not believe, Mr. President, that this audience is in sympathy with that statement.
7. Yes, sir, I was there at the time of the accident.
8. We thank you, Mr. Mayor, for the hearty welcome you have extended to us.
9. Among the sports afforded members of our yacht club, country club, and automobile club, Mr. Foster, are motoring on land and water, golf, tennis, and salt water bathing.
10. Please wire us, Mr. Graham, when the shipment arrives.
11. The service will be available, Mr. Wilson, before 10:00 a.m., between 1:00 p.m. and 2:00 p.m., and after 9:00 p.m.
12. In the course of a couple of months, Mr. Rogers, we shall open stores at Columbus, Toledo, and Dayton.
13. In New England, Mrs. Long, you can enjoy mountains, woods, lakes, and seashore.
14. There is no charge, Mr. Parker, for this service.
15. We do not believe, gentlemen, that we should add this line to our stock.

Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert commas at the proper places in these sentences:*

1. We can supply the cabinets Mrs. Felton in mahogany oak or walnut.
2. Be sure to call on the Parker Lumber Company Mr. Marshall when you are in Pittsburgh.
3. I find that it will be necessary Mr. Carter for us to draw entirely new floor plans refigure all the dimensions and make new layouts.
4. It is hardly necessary to say Mr. Moore that fixtures differ widely in construction durability and sanitary qualities.
5. We feel sure gentlemen that an advertisement in our paper will bring you large returns.
6. It will be satisfactory to us gentlemen if you will send us \$100 in September \$100 in October and the remainder in November.
7. No sir the date for the opening of the exposition will not be deferred.
8. The wire we would furnish you Mr. Griffith would be absolutely private would be controlled by you and would be at your disposal at the same time each day.
9. We feel absolutely certain gentlemen that we can fill your requirements.
10. You understand fully Senator what my attitude in the matter is.
11. This new book Mr. Field contains illustrations of telegrams railway messages and commercial forms.
12. You will be interested to know gentlemen that our buyers have made heavy purchases in summer cottons dress linens silks white goods table linens and blankets.
13. I hope Dr. Bradford that you will give us this information.
14. Are you taking advantage gentlemen of the advertising facilities provided by the newspapers in the smaller cities towns and villages near Philadelphia?
15. This new machine Mr. Felton will pay for itself in two years through the savings which it makes possible in the purchase of stencils ink ribbons etc.



## LESSON 3

### Use THE COMMA

#### 3. To set off a word or phrase which explains a preceding word.

##### Definition:

The word or phrase which does the explaining is said to be an "appositive."

##### Keep in mind that—

1. A state name which is used to explain a preceding city name should be *set off* by commas.
2. A year date which is used to explain a preceding date of the month should be *set off* by commas.
3. Titles and degrees following the name of a person should be *set off* by commas. Such titles are explanatory of the preceding name.
4. An appositive is sometimes introduced by *or*. See sentence 15.
5. The comma is *always* placed inside the quotation marks.
6. The comma is placed at the end of the *complete* appositive.

## LESSON 3

### Study the use of the commas in these sentences:

1. These envelopes were shipped to the White & Fairchild Company, envelope manufacturers, after the sheets were lithographed.
2. Our representative, Mr. H. C. Steward, will call on you on or about August 10.
3. The April number of our house paper, "Talks for the Times," has been sent to you.
4. A single copy of our book, "Fundamentals of Business," will be sent to you at \$3.50.
5. On March 31, 1931, our lease with the Rollins Company will expire.
6. We shall be represented by J. W. Alexander, Esq., at the trial.
7. We have factories at Madison, Wis., and Allentown, Pa.
8. On Monday, September 3, we shall begin our annual fall clearance sale.
9. Mr. Henry F. Sawyer, Jr., is now president of the company.
10. The booklet for which you asked, "A New Way for the Business Man," is enclosed.
11. Mr. K. W. Adams, LL. D., and John W. Fulton, Ph. D., are now members of the faculty.
12. The R. C. Burton Company, printers and stationers, will occupy the second floor of the new building.
13. Both Mr. White, Sr., and Mr. White, Jr., are associated with the management of the new company.
14. On January 1, 1930, we shall open new stores at Columbus, Ohio, and Louisville, Kentucky.
15. The chassis, or frame of the car, has been subjected to every known test.

*Insert commas at the proper places in these sentences:*

1. Did our representative Mr. Parker have an opportunity of discussing the new arrangement with you?
2. We refer you by permission to Mr. J. A. Forest President of the Northwestern National Bank and Mr. C. A. Crane Second Vice-President of that bank.
3. Our location the intersection of Broadway Sixth Avenue and Thirty-fourth Street is unsurpassed.
4. The Rutherford Rubber Company at Rutherford New Jersey is the manufacturer of Sterling tires Readseal tubes and Jackson valves.
5. This new pencil a product of the Dixon Lead Company has all the desirable qualities of toughness smoothness and evenness of texture.
6. Please let us have your decision Mr. Henderson by Tuesday January 4.
7. You will find gentlemen that the Franklin the standard post office lock box of this country and Canada for a dozen years is ideally adapted to your purpose.
8. On March 31 1929 our attorney Mr. Henry F. Sanders will file a complete schedule of the assets and liabilities of the estate.
9. On Wednesday and Thursday October 11 and 12 the property will be offered for sale at auction.
10. Mr. A. C. Dolan our representative at Sacramento California will be at Portland on Monday March 10.
11. On Tuesday June 4 through service between Washington D. C. and Detroit Michigan will be provided.
12. Please send copies of the new book to our offices at Williamsport Pa. Harrisburg Pa. and Hagerstown Md.
13. The meeting was addressed by John L. Adams Ph. D. and Henry F. Walker Jr.
14. Mr. J. A. White well-known advertising expert and Mr. C. W. Livingstone specialist in business correspondence were both present at the meeting.
15. I really believe Mr. Drake that our new Michigan salesman Mr. Chas. W. Brooks will greatly increase the distribution of our product in that territory.



# LESSON 4

## Use THE COMMA

4. To set off an introductory expression which has been transposed to the beginning of the sentence.

### Definitions:

An *expression*, as used in this rule, means a word, phrase, or clause.

An expression is *transposed* when it is placed out of its natural grammatical order in the sentence. The natural grammatical order of a sentence is: (1) subject with its modifiers and (2) predicate with its modifiers.

### Keep in mind that—

1. All transposed clauses beginning with *if*, *when*, *as*, *unless*, *since*, etc., are followed by the comma according to this rule.
2. If the transposed phrase is very short and closely connected, the comma may be omitted. See sentences 11, 12, and 13.
3. Sometimes the conjunction is omitted, and the transposed clause begins with its verb. See sentence 6.

## LESSON 4

### Study the use of the commas in these sentences:

1. According to the statement which he made to us, Mr. White will present his claim in March.
2. In reply to your letter of January 12, we enclose the specifications requested.
3. In view of your reputation for meeting your obligations, we are surprised at the condition of your account.
4. In addition to our already extensive line, we now have a complete assortment of correspondence papers.
5. In reference to our telephone conversation, I wish you would have the samples shipped to us by express immediately.
6. Should we not hear from you by March 1, we shall be compelled to place the account in the hands of our attorney.
7. Whenever we can be of service to you in any direction, please feel free, Mr. White, to call on us.
8. Unless you can make immediate shipment of the goods, we shall have to cancel the order.
9. Since you are not able to handle our line of goods, we shall appoint another representative in your territory.
10. When Mr. Thomas, our representative, is in your city again, he will gladly show you these goods.
11. Some time ago I had the pleasure of writing you.
12. Several days ago our representative called on you.
13. Tomorrow morning we begin our annual sale of carpets and rugs.
14. When you have inspected our complete line of chairs, tables, and desks, we feel sure that you will place a good order with us.
15. If it is true, Mr. Munson, that additional expense will be incurred by shipping over the Canadian Pacific, we shall gladly go into the matter with you.

Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert commas at the proper places in these sentences:*

1. Whether you desire only one or twenty copies we can supply your needs.
2. When you intend to invest in real estate you pay a lawyer to examine titles.
3. As this may be the most important business of your life we hope you will accord a short interview to our representative.
4. According to the records on our books you owe us a balance of \$110.46.
5. On account of the heavy demand during the last two months we are behind on our delivery schedule.
6. Should this account not agree with your records be sure to write us immediately.
7. Since we have heard nothing to the contrary we assume Mr. Jones that you found the policy to your liking.
8. In order to acquaint you with the plan and scope of our magazine a sample copy has been sent to you.
9. As you are an old customer I am anxious to protect you against any advance in price.
10. In reference to our order recently placed with you for new presses our attention has been called to the fact that you are arranging to ship this machinery over the Baltimore & Ohio.
11. Yesterday we received your shipment.
12. As soon as we have a reply from Mr. Armstrong we shall write you again.
13. From the very beginning of its history the University has made it a point to serve the people of the state.
14. If an arrangement could be effected between us we believe gentlemen that a satisfactory volume of business could be handled to our mutual advantage.
15. If you are getting a new car be sure Mr. Wilbert to specify Firestone tires.



## LESSON 5

### Use THE COMMA

#### 5. To set off a parenthetical expression.

*Definition:*

A *parenthetical expression* is one which is independent of the rest of the sentence and may be omitted without destroying its meaning. Such expressions usually come in the middle of the sentence and break the flow of the thought.

Parenthetical expressions may consist of single words, phrases, or clauses. Words like *however* and *therefore* and phrases, such as *of course*, *at any rate*, *on the other hand* are usually parenthetical in character.

**Keep in mind that—**

A comma should be placed before *and after* a parenthetical expression.

## LESSON 5

*Study the use of the commas in these sentences:*

1. We are told, on the other hand, that there is not enough work to occupy the time of four men.
2. In case, however, Mr. Smith does not have an opportunity of meeting you, we shall be glad to hear from you again.
3. Careful investigation, however, has shown that the goods left here on October 12.
4. We have no room, as you can readily understand, for storing such a large stock of goods.
5. You will agree with us, we believe, that this matter needs immediate attention.
6. We are of the opinion, therefore, that the contract should remain in its present form.
7. We can readily understand, of course, that sometimes shipments are unavoidably delayed.
8. The booklet tells how, by handling only property that sells readily, our institution is able to give you such a high rate of profit.
9. It is our firm belief, as we stated in our former letter, that an adjustment should be made on this basis.
10. The American Consul at Cairo reported, under date of January 12, that the shipment had arrived.
11. This new company, as we understand it, controls all the electric light, power, gas, and street railways in Atlanta.
12. Should there be any point, however, on which you wish further information, be sure to write us.
13. This, however, is but one feature of our service, Mr. Pratt.
14. If, however, you intend to ship goods by the Southern Pacific, we shall have to make other arrangements.
15. If, on the other hand, there is a genuine mistake in the account, we wish to know it.

*Insert commas at the proper places in these sentences:*

1. This rule however does not apply to articles of the kind you describe in your letter.
2. A series of that kind as you can readily understand cannot well be treated as a single work.
3. There are features in this bill as it stands at present that are not satisfactory to us.
4. Your visit we believe is going to make you like Hilton clothes better than ever.
5. The use of split or broken rims as we know from many years of experience is one of the biggest items in tire expense.
6. The enclosed postal card when returned to us will bring you the information you want.
7. Our steel bank car will call at your place of business if desired at any time during the day or evening.
8. The growth of a community as you can readily understand is quickly tested by the growth of its institutions.
9. It is perfectly plain therefore that the account cannot be collected.
10. A reading of the enclosed booklet we think will answer your questions completely.
11. If however he does not succeed in meeting you we shall be glad to hear from you again.
12. He is I believe a man of brilliant attainments.
13. He entered our service it seems on September 4 1927 and left us on October 1 1928 to engage in another line of work.
14. It is understood of course that our present standard of operating must be maintained.
15. It will not always be possible however to adhere to this rule strictly.



# LESSON 6

## REVIEW

You have now studied five rules for using the comma and have had thorough drill on the application of each rule. Those five rules are given again at this point for convenient reference.

1. To separate words and phrases in a series.
2. To set off the name of a person who is addressed directly.
3. To set off a word or phrase which explains a preceding word.
4. To set off an introductory expression which has been transposed to the beginning of the sentence.
5. To set off a parenthetical expression.

## LESSON 6

*All the commas in the sentences below are applications of one or another of the five rules you have studied so far. Put a small figure above each comma to indicate which rule applies. If the comma is used because of Rule 1, put the figure 1 above the comma; and so on.*

1. If Mr. Fulton writes us again, we shall certainly communicate at once, Mr. Henderson, with our offices in Portland, San Francisco, and Los Angeles.
2. If Mr. Long, our Michigan representative, can be of any service to you, please call on him.
3. As soon as our catalog of accessories, supplies, and parts comes from the press, you will receive a copy.
4. It is plain, therefore, that no further discounts can be allowed on fixtures, brackets, or glassware.
5. Are you fully protected, Mr. Henry, against all the hazards incidental to the ownership of a car?
6. If you wish to do so, however, you may send us the papers.
7. If we are not held up for plates, drawings, specifications, etc., we are sure we can complete the job by April 15.
8. It is a pleasure to recommend the bearer, Miss Jean R. West, to any one who is looking for a competent, obliging, and efficient stenographer.
9. The due dates of the notes, as you will see, are March 12, 1928, and August 4, 1928.
10. While these forms are intended primarily to keep a record of bond investments, they may be used to equally good advantage for stocks, mortgages, and other securities.
11. The understanding, of course, is that the invoices will be paid in thirty, sixty, and ninety days.
12. We shall greatly appreciate it, gentlemen, if you will take this matter up with Mr. Watson, our Chicago manager.
13. On March 1, 1928, we shall open new offices at Saginaw, Michigan, Toledo, Ohio, Dayton, Ohio, and Syracuse, New York.
14. In case, however, you wish to open an account with us, Mr. Brown, please send us the names of references on the attached blank.
15. The periodical is subscribed to and read by railway, marine, hydraulic, electrical, and mining engineers.

Name \_\_\_\_\_

Date \_\_\_\_\_

*These sentences contain applications of the first five rules for the use of the comma. Insert commas at the proper places:*

1. The association Mr. Thompson offers exceptional returns for the small investment and on the other hand exceptional opportunities for helpfulness through your identification with it.
2. If you will take the matter up with our agent Mr. George B. Freeport you will be given full information.
3. The company supplies gas electric light and power to a number of industries towns and cities.
4. There is a good opportunity gentlemen to market our paper envelopes and wrappers to your most exacting trade.
5. Should you desire to take out any life insurance in the future however the premium will amount to more than you are now paying.
6. Unless you send us \$65 the amount now due we cannot fill your order.
7. While \$800 is the amount asked we believe that the owner the Robinson Realty Company will accept \$750.
8. Here is our check Mr. Mitchell for \$7.35 the amount which you paid to have your harness sewed.
9. Each alteration omission or addition counts as an error.
10. Business conditions this season as you know have made it impossible to keep on hand our usual stock of browns greens and blues.
11. Should you desire further information our representative Mr. Henry F. Sawyer will be glad to call on you.
12. In accordance with your request we shall temporarily suspend service on your telephone Greenfield 4679 from December 1 1927 until further notice.
13. Henry F. Albert Jr. a prominent consulting engineer of Cincinnati Ohio is the author of the new book "Hydraulic Mining."
14. If you have read the editorials in recent issues of "The Nation's Business" the magazine published by the United States Chamber of Commerce you will have learned that the outlook is for a sane rational and sure prosperity.



# LESSON 7

## Use THE COMMA

### 6. To separate the independent clauses in a compound sentence.

#### Definition:

A *clause* is a part of a sentence that contains a subject and a predicate.

An *independent clause* is one that expresses a complete thought in itself.

A *compound sentence* is one which contains two or more independent clauses.

#### Keep in mind that—

1. Independent clauses are usually connected by the conjunctions *or*, *and*, *but*.
2. When the sentence contains compound verbs (but not compound clauses), no comma is ordinarily necessary.

See sentences 11, 12, 13, and 14.

## LESSON 7

### Study the use of the commas in these sentences:

1. Cars are rapidly coming in from the West, and our foreman has instructions to side-track three for you tomorrow.
2. The full service went into effect a few days ago, and the assignment books are now on record at all the engine houses throughout the city.
3. We have written you on three occasions, but up to this time you have not replied to our letters.
4. Five copies are being shipped to you today by parcel post, and the other seven copies will be shipped as soon as the new supply reaches us.
5. We have been given definite instructions for collecting this claim, and we must insist that you send us your check immediately.
6. We have made every effort to get the goods to you by the tenth of July, but the recent labor disturbances have interfered with our production schedule.
7. Buying stocks by partial payment does not require a large initial outlay, your money is always accessible, you are committed to a definite plan of service, and you are steadily increasing your capital.
8. A comparison shows that the two sheets are equally tough, and I believe you will make no mistake in adopting the stock we offer for your No. 2 grade.
9. We are writing Mr. Smith immediately, and you may expect to hear from him with a preliminary report in a week or ten days.
10. The prices are subject to change with market conditions, and we should not want to protect them for shipment after 60 days from receipt of an order.
11. We have your letter and shall deliver the goods tomorrow.
12. We appreciate the information and shall gladly reciprocate at any time.
13. Please make out the necessary papers and mail the one to be attached to the policy to us.
14. We expect to receive catalogs from the printer within thirty days and shall mail you a copy.
15. The canvass was made in the neighborhood of Lehigh Avenue, Oakdale Avenue, and Huntington Street, and the results were uniformly satisfactory.

*Insert commas at the proper places in these sentences:*

1. We believe the booklet is well worth your careful examination and we shall receive with pleasure Mr. Jones any opinion you may care to express about our plan.
2. Our men are now repairing the damage and we hope to have your service restored by seven o'clock this evening.
3. The prices noted on the attached list hold good for the next thirty days or as long as the supply lasts up to that time.
4. It is quite evident that an error has been made but we do not believe Mr. Harris that the factory is responsible for it.
5. We carry a large supply of Firestone tubes and rims at our Market Street store and every order will be given prompt attention.
6. We are not promoters in any sense of the word nor are we sponsors for any particular securities.
7. This delay is holding up our work now and I cannot understand why the machines were not delivered before this time.
8. We have no one in your town handling our bicycles at present and we should be glad to make arrangements with you to represent us.
9. Prices have been withdrawn on fruit jars and at present we do not have a gross in the house.
10. We discussed the matter with Mr. Lester the gentleman to whom you referred us and he has promised to have the shipment ready on March 10.
11. We suggest that for this year you continue the annual payment and we shall then extend the balance of the note for four months.
12. The draft may not have been properly presented but the facts are that you obligated yourself to make regular payments on this account.
13. The circulation of this paper is larger than that of any other daily newspaper published in Pennsylvania and it goes daily into nearly every Philadelphia home.
14. The earnings of the company will increase naturally with the ordinary growth of the business but it will be some time before we can resume the payment of dividends.
15. The system of markings employed in the dictionary is uniform and the definitions are concise and clear.

## LESSON 8

### Use THE COMMA

#### 7. To set off an absolute phrase.

##### Definitions:

An *absolute phrase*, as used in this rule, is an infinitive or participial phrase which is grammatically independent of the rest of the sentence.

An *infinitive phrase* begins with *to* followed by a verb; a *participial phrase* usually contains a verbal form ending in *ing*.

#### 8. To set off a long phrase or clause which is the subject of a sentence.

## LESSON 8

*Study the use of the commas in these sentences:*

1. Generally speaking, there can be no question that you are right.
2. Everything being ready, it seems unwise to delay the reorganization of the company.
3. To tell the truth, we are not absolutely certain that the account is correct.
4. Having an extensive acquaintance with the market, we believe we could serve you very efficiently.
5. Having nothing further to detain him, Mr. Brown left for Chicago last Thursday.
6. Knowing that you are interested in the subject of life insurance, we want to make you acquainted with a new form of policy just issued.
7. To be perfectly frank, I do not know when the trial will take place.
8. Owing to the increased cost of making one or two pair lots, we shall be obliged to make an extra charge of 50¢ a pair on all orders received after this date.
9. Having told you in a previous letter that our process of bread making will produce ten per cent more bread than is secured by present methods, I now want to explain to you how this is accomplished.
10. Owing to the fact that your policy has been destroyed, we enclose an affidavit which you will be obliged to swear to before a notary public.
11. To be known by your employer and by your associates as an intelligent worker, is a most worthy ambition.
12. That the best results in business come from following the principles of truth and honor, is a fact that cannot be questioned.
13. That there will continue to be improvements in automobiles for many years to come, is the universal opinion of engineers.
14. The fact that the applicant has held so many different positions in the last ten years, is not altogether in his favor.
15. That every man ought to carry sufficient insurance to protect those who are dependent on him, is a self-evident fact.



Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert commas at the proper places in these sentences:*

1. There being no further business to come before the stockholders the meeting was adjourned.
2. Taken all in all I do not believe that our driver was responsible for the accident.
3. Our records having been destroyed in the fire there was no way in which we could verify the statement.
4. The fact that its popularity and sales are increasing at so rapid a rate is the best evidence of the merit of the product.
5. Feeling that the policy fully meets your needs we write to urge upon you the advisability of promptness.
6. Not having at hand a complete set of drawings we could not check the specifications.
7. To be perfectly frank with you we would not recommend that you begin using second-quality tires.
8. The job having been carefully planned there seems to be no good reason for the delay which has resulted.
9. A list of prospects having been obtained the next step consists of outlining the character of the advertising.
10. Interest in the car having been stimulated by a few clear definite and strong statements the salesman should then be ready to explain the details of its construction.
11. That being true plans should be made to meet the situation.
12. Having had no opportunity as yet to make these tests we are not in a position to supply the information.
13. When making shipments of this character we have our very best men do the packing.
14. That booklets of this character are utterly unsuitable for the purpose intended is perfectly plain to any one.
15. The work being already well under way it is impossible to make such extensive changes.

## LESSON 9

### Use THE COMMA

#### 9. To set off the introduction of a short direct quotation.

##### *Definition:*

A *direct quotation*, as used in this rule, is a clause which is the exact repetition of another's words.

##### **Keep in mind that—**

1. When the quotation is broken into two parts, the expression which is introduced between those parts must have the comma *after* as well as before it.
2. The comma is always placed *inside* the quotation marks.

#### 10. To indicate the omission of a word or words which are necessary to complete the sense of the sentence.

##### *Definition:*

*Ellipsis* is the term applied to the omission of such words.

#### 11. To divide numbers into groups of three figures each.

## LESSON 9

### *Study the use of the commas in these sentences:*

1. The general manager said, "No one is exempt from this ruling."
2. We confirm our telegram, "Ship immediately six barrels of linseed oil."
3. A good rule to follow is, "Say whatever you say out loud as if you meant it."
4. "The man who lies down," so the lecturer said, "deserves to get run over."
5. "If you cannot come to the factory in July," so Mr. Anderson wrote me, "be sure to visit us on your fall trip."
6. "The reorganization plans," so the report distinctly stated, "have worked out very satisfactorily."
7. "Our recent salesmen's convention," so I wrote Mr. Henry, "will certainly show results in increased sales."
8. Edison has said, "Genius consists largely of the capacity for hard work."
9. The price of Style No. 6 is \$6.25 a dozen; of Style No. 8, \*\$4.85 a dozen; and of Style No. 10, \*\$8.56 a dozen.
10. A new factory is being built at Bridgeport; another,\* at Warren; and a third,\* at Lawrence.
11. His correct address is Mr. Henry F. Savage,\*\* 468 North Chestnut Street,\*\* Schenectady, New York.
12. We have opened a new warehouse at 728 Sansom Street,\*\* Philadelphia.
13. The assets of the company are \$462,758.62, and the liabilities are only \$42,748.42.
14. We offer the entire lot of 110,150 board feet at a very special price.
15. According to the 1920 census, the population of Philadelphia was 1,823,158.

\* Notice that the omission of the verb requires the use of the comma.

*Insert commas at the proper places in these sentences:*

1. "You talk" said I "as if you thought it was a man's duty to be happy."
2. "I do" he answered firmly. "that is precisely and definitely what I think."
3. We have mailed Policy No. 456910 to Mr. Henry W. Sawyer 642 Jackson Street Binghamton New York.
4. "Inspiration" some one has said "is nine-tenths perspiration."
5. "The secret of business prosperity" in the words of Henry Ford "is large-scale production at high wages."
6. The slogan of Rotary is "He profits most who serves best."
7. "Learn to labor and to wait" said Longfellow.
8. Our plans call for the expenditure of \$746522 on new equipment.
9. The burden of many letters is "Please explain."
10. "To get anywhere" said the general manager "you must get your knowledge on the firing line."
11. Take as your slogan "Increase in quantity increase in quality and decrease in cost."
12. Our new offices will be located in the Whitcomb Building 465 Fourth Avenue Scranton Pa.
13. Reading maketh a full man; conversation a ready man; writing an exact man.
14. The first meeting was held at Baltimore; the second in Buffalo New York; and the last one at Cleveland Ohio.
15. "I am sure" Mr. Wilkes said "we can easily float a loan of \$500000."



# LESSON 10

## REVIEW

6. To separate the independent clauses in a compound sentence.
7. To set off an absolute phrase.
8. To set off a long phrase or clause which is the subject of a sentence.
9. To set off the introduction of a short direct quotation.
10. To indicate the omission of a word or words which are necessary to complete the sense of the sentence.
11. To divide numbers into groups of three figures each.

## LESSON 10

*Indicate the reason for using the commas in the following sentences by placing a small figure above each comma. Refer to the rules in Lesson 6, Review, page 13, if necessary.*

1. The company mentioned has never done any banking with us,<sup>6</sup> but we have always heard it well spoken of.
2. We appreciate the fact that you are in need of this material,<sup>6</sup> and we certainly hope that your operations will not be delayed longer than the end of the week.
3. You may send us all the papers in the case, Mr. Fish,<sup>6</sup> and we shall then file claim for the breakage at this end.
4. Our inability to serve you in this instance,<sup>6</sup> Mrs. Adams, is much regretted,<sup>6</sup> but I look forward to better success in filling your future orders.
5. "The cost of machine tools," so the report reads,<sup>7</sup> "is now at the highest peak."
6. White and fancy colored kid shoes are selling fast, but how are your customers keeping their delicate footwear clean?
7. The fact that our people kept the sample so much longer than they intended to keep it, is good evidence that a thorough study has been made of processes, materials, and prices.
8. Our responsibility having been called into question,<sup>7</sup> there was no other action we could take.
9. Generally speaking,<sup>7</sup> a principal is responsible for the acts of his agent.
10. We wrote your manager, Mr. White, about this matter on January 21,<sup>6</sup> and your office informed us that complete plans, specifications, etc., would reach us shortly.
11. The assessment for March, 1927, amounted to \$26.75; for April, \$31.50; for May, \$32.00; and for June, \$35.00.
12. Mr. Mason's letter plainly read, "Delivery is to be made without payment of cash."
13. Having told you in a recent letter what has been accomplished in the past, we want now, Mr. Ferguson, to tell you something about our plans for the future.
14. The organization of our syndicate has been completed,<sup>6</sup> and a number of the leaders in our vocation are already enrolled as members.
15. You can enjoy the mountains, woods, lakes, and seashore in a series of little trips,<sup>9</sup> or you can choose one place to suit your taste and enjoy its attractions to the full.

*Insert commas at the proper places in these sentences:*

1. It is much better always to write the name of the month and then there can't be any uncertainty.
2. Having said what you want to say clearly completely and briefly just stop.
3. Our letter clearly reads "This quotation is for prompt acceptance."
4. A used Buick in first-class mechanical condition will be offered at \$525; a Dodge at \$275; and three Fords at \$100 each.
5. No response having been received to our telegram there was nothing to do Mr. Smith except make shipment according to the original order.
6. The fact that up to this time no dividend of any kind has been declared is probably the reason for the decline in the price of the stock.
7. "If this claim is not paid by Monday March 26" our head office has just written us "suit will be entered at once."
8. For years the stock has never failed to pay a dividend and the prospects for the future Mr. Henderson are much better than they have been for several years.
9. Theodore Roosevelt said "You cannot do good to anybody else until you can pull your own weight and no amount of lofty ambition will be worth anything if you have not the practical efficiency that will make you count among your fellows."
10. All our transactions with your company have been very satisfactory and we have confidence in the integrity ability and progressive character of its management.
11. Anticipating the prompt return of the application we have issued an advance order to hasten the completion of the work.
12. The order for these shoes as you will remember specified October 1 delivery and we have been planning to have the goods delivered to you at that time.
13. We include a piece of literature in every letter package or shipment that leaves the house and in some of our larger orders souvenirs and similar advertising articles are enclosed.
14. A letter just received from Mr. Wilson reads "Prices have been withdrawn on fruit jars and at present we do not have a single gross in the house."

# LESSON 11

## Use THE COMMA

**12. To set off such words as *yes*, *no*, and *well* when they are used independently.**

**Keep in mind that—**A word is used *independently* when it has no direct grammatical relation to any other word in the sentence. Independent elements modify the sense of the sentence as a whole.

**13. To set off a question added to a statement.**

**Keep in mind that—**Such a question, when coming in the middle of a sentence, is parenthetical in character and should be enclosed by commas.

**14. To set off contrasted expressions.**

**Keep in mind that—**Such expressions usually begin with *not*.

**15. To follow the complimentary close of a letter.**

**16. To separate the parts of an inverted proper name.**

## LESSON 11

*Study the use of the commas in these sentences:*

1. No, we have not been able to find any error in the account.
2. Yes, sir, I was there when the accident occurred.
3. No, I cannot give you any further details.
4. Well, the only thing to do was to make a renewed effort to float the loan.
5. Yes, we are sure that among our hundreds of designs you will be able to find just the machine you need for your special work.
6. Well, that is the principle that I am discussing.
7. That is a splendid piece of work, is it not?
8. You feel that you paid more for the whistle than it was worth, don't you?
9. A business that does not make a profit will not be long in business, will it?
10. Please address all orders to us at New York, not at Chicago.
11. A salesman is judged by his actual accomplishments, not by his expectations.
12. We are operating a railroad, not conducting a broker's office.
13. The best type of business man is taking his business to his customer, not waiting for the customer to find him out and do all the talking.
14. We manufacture magazines and periodicals, not bound books.
15. No, I do not believe it will work out that way.
16. Make out cards for the following names:

Becker, J. C.

Gabler, Henry W.

Williams, F. C.



Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert commas at the proper places in these sentences:*

1. Well we have finally solved the problem, Mr. Green.
2. Our statements are based on exact knowledge, not vague hopes.
3. Yes we do advise you very strongly to appeal the case.
4. You received our telegram of April 2 didn't you?
5. Well there was nothing further we could do about the matter.
6. Indeed little things often do destroy big opportunities.
7. Advertising is using white space to a profit isn't it?
8. You can't help any one else until you have learned how to pull your own weight can you?
9. Yes that is absolutely true.
10. We want facts not guesses.
11. We require all quotations to be made f.o.b. Chicago not shipping point.
12. Finally try to make sure you are right before you go ahead.
13. No I can't say that we have had just that difficulty.
14. Yes my boy business success is largely a matter of using intelligently what you have.
15. First a young man should have a stock of knowledge; second he must get that knowledge into action.
16. The first three names on page 4 are these:

Henry W. C.

Jones Alfred S.

Tibbets H. L.

# LESSON 12

## Use THE COMMA

### 17. To set off an **unrestrictive clause**.

It is necessary to do a little thinking to determine whether a clause is restrictive or unrestrictive, and hence whether commas should be used or not used.

#### Definitions:

An *unrestrictive* clause is one which may be omitted from the sentence without essentially changing its thought. The unrestrictive clause serves only to add another statement to the thought of the sentence.

The omission of a clause which is *restrictive* in character, on the other hand, *does* alter the general meaning of the sentence. It is closely "tied in" to the thought, and so it would be a mistake to use commas.

#### Keep in mind that—

1. Clauses may be either *relative* (modifying a noun) or *adverbial* (modifying a verb).
2. Relative clauses beginning with *that* are always restrictive. They are never set off by commas.

## LESSON 12

### EXAMPLES

A. *Unrestrictive relative clause*: Mr. Anderson, who has been a salesman of the American Rolling Mills Company for many years, called on us on Wednesday.

B. *Restrictive relative clause*: Any salesman who doesn't know his product thoroughly is bound to be a poor salesman.

*Notice* that when the relative clause in sentence A is omitted, the remainder of the sentence, "Mr. Anderson called on us on Wednesday," makes good sense.

*Notice*, however, that in sentence B the omission of the relative clause destroys the sense of the sentence.

*Underscore the restrictive clauses in the following sentences:*

1. The man who lies down in business deserves to get run over.
2. It is something that a customer will appreciate and keep for years.
3. Those who contemplate purchasing wedding or birthday presents should not miss this sale.
4. Any one (who slights his preparation) is only cheating himself.
5. The booklet (that really creates interest) is the one that is thoughtfully planned.
6. An experience that extends over a period of half a century is at your disposal.
7. A paper that gets the news and presents it attractively renders a real service.
8. Mr. Sanderson is the man whom we have to sell on our product.
9. An advertisement which does nothing but attract attention doesn't fulfill its function.
10. The kind of work that gets results is the kind (that is carried on consistently over a period of time.

Name \_\_\_\_\_ Date \_\_\_\_\_

*Underscore the unrestrictive clauses in the following sentences:*

1. Our syndicated trade journal, which you will receive monthly from some member of our organization, will contain accounts of all the latest developments in manufacturing processes.
2. We take this opportunity of expressing our thanks for your splendid cooperation, which has contributed very materially to our success.
3. We are sending you our latest style book, which gives you a brief history of arts and crafts furniture.
4. We have been obliged to rewrite this policy on a new form, which is to all intents and purposes, however, exactly the same.
5. During May we are offering special prices on stove repairs, which will be quoted upon inquiry.
6. Our representative will call on you shortly and leave with you our latest catalog, which is now in the printer's hands.
7. We extend to you a cordial invitation to visit the opening exhibit of our new spring wearing apparel, which embraces every approved and authentic style of the season.
8. The writer, who has had a wide experience in the manufacture of plumbing equipment, will be very glad indeed to be of service to you.
9. International Supply Company stock, which has gone as low as \$58 a share, is now selling at \$79.
10. The account, which represents goods that were purchased last June, is now almost four months overdue.
11. An experience of thirty-six years, during which we have served thousands of clients throughout the United States and foreign lands, enables us to serve you with maximum efficiency.
12. Model No. 36, which is the leader in our line, is admirably suited to your purpose.

*Remember:* Unrestrictive clauses **SHOULD** be set off by commas.

### NOTICE THAT

You could always make two complete sentences out of a sentence that contains an unrestrictive clause.

A. Mr. Henry F. Jones, who has made a most thorough investigation of the whole matter, will present his conclusions tomorrow.

B. Mr. Henry F. Jones will present his conclusions tomorrow. He has made a most thorough investigation of the whole matter.



## LESSON 13

### ADVERBIAL CLAUSES

You should now be able to distinguish rather accurately between restrictive and unrestrictive relative clauses.

Exactly the same reasoning is applied to determine whether an *adverbial* clause is restrictive or unrestrictive. Such clauses, remember, begin with conjunctive adverbs like *if, when, for, while, since, unless*. If the clause is closely "tied in" to the thought of the sentence so that the sense of the sentence would be destroyed by its omission, it is restrictive; but when the adverbial clause simply adds another thought, it is unrestrictive.

**Restrictive Clauses—omit the comma**

**Unrestrictive Clauses—use the comma**

### LESSON 13

*Underscore the restrictive adverbial clauses in the following sentences:*

1. Do not start work until you have formed a plan.
2. You cannot do your best work if you are not feeling well.
3. I shall make every effort to visit the factory while Mr. Robertson is there.
4. Please let us hear from you if there is any further information we can give you.
5. The situation is exactly as we wrote you.

*Underscore the unrestrictive adverbial clauses in the following sentences:*

1. Would such a machine interest you, particularly if it were simple, durable, and inexpensive?
2. Shipment over the Southern Pacific will greatly expedite matters, as the yards of that Company are just across the street from the building where our plant will be located.
3. We hope the Southern Pine Association will be successful in having these changes made by the railroads, as it would be the first step in doing away with the transit car business, which is a detriment both to the retail lumber business of the South and to the lumber manufacturer.
4. These quotations include printing on one side in one color, just as you have indicated in your copy.
5. Possibly you would like to have us draw on you for the amount now due on your purchase, as is requested by so many of our busy customers.
6. You need not use artificial coloring matter from this time on, as we prefer natural color.
7. We enclose order blanks and hope that we may have your cooperation in the matter, as it seems to offer a simple way of insuring an ample stock of books for the beginning of the term.
8. Our representative, Mr. Anderson, will visit Akron on or about May 5, when he will take pleasure in calling on you.
9. Congoleum is sanitary, as the surface will not collect or harbor dust or germs.
10. There is little doubt that the new device will work satisfactorily, since it has been subjected to every conceivable test.

Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert commas at the proper places in the following sentences:*

1. Train No. 96 which left Toledo at 6:47 is nearly two hours late.
2. We again call your attention to our invoice of August 19 for \$37.50 which is still open on our books.
3. If we do not hear from you by the 10th we shall draw a sight draft on you which you should arrange to protect.
4. During the current month we have some heavy obligations to meet which will require all the funds we are able to secure.
5. Your letter of inquiry to the Hoosier Manufacturing Company has been referred to us as we are their special agents in Dayton and vicinity.
6. We expect however to have a supply of Volume One within a few days when a copy will be sent to your address.
7. You will find no inconvenience resulting from the change as all persons calling for your old number will be given the new one by the Operating Department until the public becomes familiar with the new number.
8. In a few days you will receive the December issue of "World's Work" which will complete your subscription.
9. We cordially invite you to visit the exhibit at the Milwaukee Business Show which will be held at Stevens Hall from March 28 to April 5.
10. This pencil contains a specially compressed lead which makes it exceedingly smooth and durable.
11. We are making special prices to get orders at once even though shipment is not desired until April or May.
12. The price of this machine is \$65.00 which means a saving of 30% to the customer.
13. The Chamber of Commerce is doing things these days as you will see from the enclosed statement by Mr. Henderson.
14. This paper, of which we have a very large supply in our Richmond warehouse is exactly suited to your purpose.
15. Mr. Wiseman, whose case will be heard on July 16, will be very glad to testify for us.

## LESSON 14

### Use THE COMMA

#### 18. To set off an unrestrictive phrase.

A participial phrase which begins with a verbal form ending in *ing* is frequently introduced into a sentence to add an additional thought. Such a phrase is unrestrictive in character and should be set off by commas, just as is an unrestrictive clause. When, however, the phrase limits the meaning of the word it modifies, it is restrictive in character.

Precisely the same principles govern the punctuation of participial phrases as apply to the punctuation of clauses. The change is simply one of grammatical form—a phrase takes the place of a clause. Notice these examples:

Our new booklet, which describes the plan in detail, has been sent to you.

Our new booklet, describing the plan in detail, has been sent to you.

## LESSON 14

*Insert commas in the proper places in the following sentences:*

1. We are sending you a copy of our new book "Sixty Years of Progress" outlining an interesting story of growth and service.
2. A copy of our new booklet giving a complete history of arts and crafts furniture is being mailed to you today.
3. Those having business opportunities to offer should use the columns of our journal "The Mechanical Age" without missing one issue.
4. Any house selling goods at fair prices is bound to succeed isn't it?
5. The books which you ordered including the one ordered by Mr. Smith two weeks ago ought to reach you by March 1.
6. Mr. L. S. Lawrence who has recently been appointed general manager of our Dayton Ohio office will assume his duties on or about October 1.
7. We can supply the flasher for \$65 which does not however include the cost of installation.
8. We have a complete list of educational works comprising more than two hundred volumes and recommend them for consideration when you are in need of additional books.
9. Your recent order calling for fourteen cases of Del Monte peaches and twenty cases of pears will be shipped on Tuesday April 1.
10. We want you Mrs. Fulton to look at our new line of chairs even though you may not want to purchase any now.
11. Infinite attention to detail is the price which must be paid to make any high-grade product.
12. We can also furnish an extra large bin having a total capacity of fifty pounds for the sum of \$15 net.
13. One or more photographs may be mounted on a card depending on the size of the photographs.
14. Each card should be attractively labeled in white letters giving the name of the institution across the top of the card.
15. On Monday March 16 our representative Mr. A. F. Madison will call on you and



Name

Date

*Insert all necessary commas in the following letter. Write the current date in the upper right-hand corner. Use "open punctuation" in the address.\**

Hunter Saw & Machine Company  
416 N. Madison Street  
Paterson New Jersey

Gentlemen:

(Date)

The demand for machinery in India Ceylon and the Straits Settlements is rapidly increasing.

"The Indian and Eastern Engineer" which has been printed for more than fifty years in Calcutta is published monthly and circulates throughout India Ceylon Java Siam and the Straits Settlements. It is subscribed to and read by Government officials railway municipal port marine hydraulic electrical and mining engineers. It also has a good circulation among machinery importers and large planters.

The circular which we are enclosing gives full information regarding the magazine. If you would like to have us do so we should gladly send you a copy of the paper and quote advertising rates which are exceedingly low for a paper that has a paid circulation of nearly ten thousand monthly.

Very truly yours

*Insert all necessary commas in the following sentences:*

1. Please file these papers with the referee informing us when you have done so.
2. The assured desires an adjustment made on his policy granting him permission to make repairs for a period of ninety days.
3. On April 15 Mr. Jones we shall send a letter to each member of the Manufacturers' Association suggesting steps that might be taken to prevent the suspension of newspapers which are not protected by contracts.
4. We can furnish the machine arranged for burning gas and equipped with three baskets and six boards for the sum of \$150.
5. Please return the volumes to R. R. Freeman & Sons Company 763 Washington Street Chicago Illinois using the 27¢ in stamps enclosed to cover the cost of postage.

#### \* PUNCTUATING the Address of a Letter

More and more firms are adopting "open punctuation" for the addresses of their letters. "Open punctuation" simply means the omission of the commas at the end of the lines. It is necessary, however, to use the comma between the name of the city and the name of the state. (See Rule 3.) The period should also be retained after all abbreviations.

"Close punctuation," in contrast with "open punctuation," simply refers to the use of the commas at the end of the lines in the address.

;

## LESSON 15

### REVIEW

12. To set off such words as *yes*, *no*, and *well* when they are used independently.
13. To set off a question added to a statement.
14. To set off contrasted expressions.
15. To follow the complimentary close of a letter.
16. To separate the parts of an inverted proper name.
17. To set off an unrestrictive clause.
18. To set off an unrestrictive phrase.

## LESSON 15

*Indicate the reason for using the commas in the following sentences by placing a small figure above each comma. Refer to the rules in Lessons 6 and 10, Reviews, pages 13 and 21, if necessary.*

1. Our investigation shows that the delay in the delivery of the message to the Henderson Powder Company, St. Louis, Missouri, was due to neglect on the part of the messenger who delivered the telegram.
2. Well, there was absolutely nothing that could be done about the matter.
3. You want to continue your membership, don't you?
4. Such words as department, committee, association, company, etc., are usually capitalized when they are used with the name of a particular department, committee, etc.
5. The time has come for action, not talk.
6. The creek, which is a good body of water, is 100 feet from the site of our new factory.
7. This is the time, Mr. Wright, to make the trade-in that we were discussing last month.
8. We are, however, enclosing duplicate copies of our "Commission Sales Proposition," which will no doubt be of interest to you.
9. Now that you are interested in the subject of life insurance, we call your attention to another more costly plan, which has, however, proved to be the most popular of any ever proposed.
10. The price list that we are sending you today, Mr. Wilson, will shortly be followed by another with further advances that are absolutely necessary under present conditions.
11. Our complete stock of goods, which includes desks, office chairs, revolving chairs, typewriter desks, and sectional bookcases, will be sold at a straight reduction of 30%.
12. A man who doesn't save something every week or every month is missing a great deal of happiness, isn't he?
13. The true friend of property, I believe, is he who insists that property shall be the servant of the commonwealth, not its master.
14. When you buy a weekly or a monthly periodical of tremendous circulation and enormous advertising rates, ask yourself the question, "Who pays for this?"
15. Almost every household receives advertising booklets, circulars, folders, catalogs, and announcements, which are thrown into the fire without a single thought.

Name \_\_\_\_\_ Date \_\_\_\_\_

*Insert all necessary commas in the following letters. Use the current date.*

(Date)

Mr. Henry F. Green President  
Mercantile National Bank  
Syracuse New York

Dear Sir:

We are returning the draft for \$65.05 which you sent us to take care of protested check for \$60.80 and fees of \$4.25. That check was returned to you as you will remember on December 7. When the protested check was received by us it was not deducted from your remittance. Since we did not credit your account we are not entitled to the draft.

Yours truly

(Date)

Mrs. Jane E. Miller  
976 Vernon Street  
Battle Creek Michigan

Dear Madam:

After having made a thorough investigation of our records I find that on September 30 we mailed you our check for \$7.14.

It appears for some reason which I am unable to determine just now that it was impossible for us to furnish you the lot which you ordered.

I believe that the letter which accompanied our check Mrs. Miller will make the situation perfectly clear to you. Our inability to serve you in this instance is of course much regretted but I look forward to better success in filling your future orders.

Very truly yours

*Insert all necessary commas in the following sentences:*

1. Early application is desirable as nine-tenths of the issue has already been taken up.
2. A mass of information has been collected from manufacturers paper jobbers and newspaper publishers which is now being worked up in this office as rapidly as possible.
3. There are over seventy of them throughout the country all of which are giving perfect satisfaction.
4. Our books show a balance of \$36 still due \$18 of which is now payable in accordance with the agreement made with our agent.
5. We are sending you our circular explaining in detail the conditions under which the plan will operate.

# LESSON 16

## Use THE APOSTROPHE

### 19. To form the possessive case of nouns.

A noun is in the possessive case when it denotes ownership or relationship. It is usually equivalent to a phrase beginning with *of* or *for*.

a man's hat = a hat belonging to a man  
women's dresses = dresses for women  
salesmen's convention = a convention for salesmen

a year's interest = interest for a year  
six days' work = work for six days  
four months' time = time of four months

#### Rules for forming the possessive case of nouns

1. Singular nouns form the possessive by adding 's; gentleman's; lady; lady's; attorney, attorney's.
2. Plural nouns ending in s form the possessive by adding the apostrophe only; ladies, ladies'; manufacturers, manufacturers'; members, members'.
3. Plural nouns ending in any other letter but s form the possessive by adding 's; women, women's; children, children's; men, men's.

#### Keep in mind that—

1. The possessive pronouns *hers, its, ours, yours*, and *theirs* never have the apostrophe.
2. The apostrophe and s are added to form the possessive case of a proper noun ending in s. *Examples:* Mr. Hughes's reasons; Mr. Davis's report; Thomas's answer; Wells's "Outline."

## LESSON 16

*Underscore the nouns in the possessive case in the following sentences. If the possessive case noun is in the singular, write S over it. If in the plural, write P over it.*

1. Mr. Eastman's application was received yesterday.
2. He writes that he must give two weeks' notice to his present employer.
3. We supply stenographers' notebooks at reasonable prices.
4. The annual salesmen's convention will be held during the week of March 10.
5. Next week we shall begin our annual sale of women's and girls' dresses.
6. We have opened a special department for ladies' fine shoes.
7. This year we are also offering a line of children's hats.
8. Three months' interest is now due on the note.
9. The trustees' annual report will be ready on January 15.
10. Thank you for the Columbia Insurance Company's check for \$1079.79.
11. Customers' ledger accounts are kept at our main office in Chicago.
12. Commencing with next week's shipment, we shall pay you the company's regular premium of 10¢ a pound.
13. The Principals' Association holds its annual meeting in October.
14. Dr. Lewis's new book, "The American Citizen," was published last month.
15. The will was probated in the Orphans' Court.
16. The secretary's report to the stockholders was approved by the company's attorneys.
17. Mr. Jackson, the plaintiff's attorney, has the reputation of guarding carefully his clients' interests.
18. Misses' and children's shoes will be offered at special prices at Thursday's sale.
19. The Senate passed the Veterans' Relief bill over the President's veto.
20. The treasurer's report will be presented at a special stockholders' meeting to be held on August 19.



Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert apostrophes and commas at the proper places:*

1. We carry a full line of paperhangers supplies.
2. Thank you for your order for ten copies of Cubberlys "Students History of Education."
3. We shall be very glad Mr. Anderson to have you retain the specimen volume of "The Historians History of the World."
4. We are glad to send you our special catalog of mens clothing.
5. The State Teachers Association meets at Springfield this year.
6. The idea of joy in ones work has often been ridiculed.
7. He has had many years experience in selling childrens garments.
8. Farmers cooperative associations are now in operation in a number of states.
9. It was a regular thieves den.
10. Please send us prices on your line of babies wear.
11. As you requested we are mailing you our catalog of bakers tools.
12. The companys policy does not permit us to endorse the plan.
13. Our invoices are payable thirty days from date but your account is almost six months overdue.
14. Following our attorneys advice we shall enter suit on March 15.
15. The tire repair bill is the biggest item in the car owners check book isn't it?
16. In todays mail we received a complete statement of last months sales in our Boston office.
17. Our boys and mens suits we feel represent unusually good values.
18. The Business and Professional Womens Club will hold its annual meeting next Tuesday.

## LESSON 17

### Use THE APOSTROPHE

#### 20. To indicate the omission of a letter or letters in a word.

*Examples:* doesn't, won't, don't, you'll, o'clock, hasn't, haven't, I'll.  
Keep in mind that—*It's* is written with the apostrophe only when it is a contraction for *it is*.

#### 21. To form the plural of letters and figures.

*Examples:*

There are two *c's* and one *s* in occasion.

Be sure to cross your *t's* and dot your *i's*.

We have sold a large quantity of No. 79's this month.

## LESSON 17

*Study the use of the apostrophe in the following sentences:*

1. Won't you please write us on receipt of this letter?
2. We've standardized sizes, and we're giving a higher grade of fabrics than ever before.
3. If you do not hear from us by 10 o'clock, please follow the matter up in the usual way.
4. It's true that sales are increasing rapidly, isn't it?
5. Haven't you often felt the same way about it, Mr. Jackson?
6. You'll be sure to be present, won't you?
7. I can't think of a single reason for such action.
8. *Omission* has two *s's* and only one *m*.
9. I'm certain that a mistake has been made.
10. You're going to buy a machine some day, aren't you?
11. There's no telling what will happen next.
12. I've often thought about that.
13. We'll have a large supply here by next Monday.
14. He had three 2's in his answer.
15. It's never safe to buy stocks on margin.
16. Shakespeare wrote, "All the world's a stage."
17. A creditors' meeting will be held at the company's office on May 10.
18. Next year's changes in women's styles will be fully discussed at the coming salesmen's convention.
19. Couldn't you get here by four o'clock?
20. Won't you please send us at once a complete report of the debtor's assets and liabilities?

Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert apostrophes and commas at the proper places:*

1. We wont have time to make the three oclock train.
2. We havent yet had an opportunity Mr. Smith to examine the device in detail.
3. Were going to profit by that experience Mr. Fulton.
4. Youre uncertain about that arent you?
5. Well certainly get in touch with you by six oclock tomorrow evening.
6. It doesnt pay to let stock run too low.
7. Last season we had a run on #17s but this year theyre not going so well.
8. Dont fail to write us if we can help you in any way.
9. His writing is hard to read because he doesnt cross his *ts*.
10. Its bad policy we have found to be too technical in an article intended for general reading.
11. Students frequently spell *until* with two *ls* but that is incorrect.
12. I didnt go quite that far Mr. Harrison.
13. If youre planning to build a house this spring youll certainly be interested in our new booklet "Lifetime Homes."
14. Our #72s represent excellent value we believe at the price.
15. Weve recognized that fact all along but theres nothing we can do about it.
16. Wouldnt it be much better to send us the applicants papers now?
17. The slogan "Its a feat to fit feet" is used by a large shoe store.
18. Youll send all orders for ladies wearing apparel and millinery to our New York office wont you?
19. Its high time I think for last years report to be ready.
20. The fault may be entirely theirs but that fact does not lessen the companys liability for the acts of its employees.

## LESSON 18

### Use THE QUOTATION MARKS

#### 22. To enclose every direct quotation.

##### *Definition:*

A direct quotation consists of the repetition of the exact words of another.

##### **Keep in mind that—**

1. When the quotation is broken, both parts must be enclosed in quotation marks.
2. When a quotation consists of more than one paragraph, the quotation marks should be placed at the beginning of each paragraph and at the end of the last one only.
3. The first word in a quotation which consists of a clause should always begin with a capital letter.
4. An indirect quotation is one that gives the original statement only in a general way. It is usually introduced by *that*. Never put quotation marks around an indirect quotation.

## LESSON 18

*Study the use of the quotation marks in the following sentences:*

1. I said to myself, "Don't give too much for the whistle, and I saved my money."
2. Remember this saying, "The good paymaster is lord of another man's purse."
3. The old adage, "Practice makes perfect," needs a great deal of qualification.
4. You are safe if you put in the clause, "This quotation is for prompt acceptance."
5. "Make your language simple, your wording clear, and your sentences short," is mighty good advice in letter writing.
6. "If you are in good physical condition," so Mr. Lane wrote me, "you can be reinstated at this time without a medical examination."
7. John Wanamaker said that the American system of storekeeping is the most powerful factor yet discovered to compel minimum prices.
8. The speaker said, "The stenographer has a unique business opportunity."
9. "The idea of a good contract," in the words of Justice Brandeis, "is a transaction which is good for both parties to it."
10. Elbert Hubbard wrote, "If you work for a man, in heaven's name work for him."
11. "There is such a thing as a genius for hard work," Edison has said.
12. "If you would have friends, you must show yourself friendly," is an axiom worth thinking about.
13. I was met with the ready response, "Yes, I can stay."
14. Your telegram, "Shipping ten carloads Imperial this afternoon," reached us about four o'clock.
15. "We are not approaching the foreign trade problem," the sales manager dictated, "from the right viewpoint."



Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert quotation marks, commas, and apostrophes in the proper places in the following sentences:*

1. The president said Business cannot be completely organized like a machine.
2. You cannot do good to anybody as a business man Theodore Roosevelt once said unless you make your business succeed.
3. This clause provided the changes in the specifications are agreed to by the architects should follow the last line on page 2.
4. Mr. Wilsons letter distinctly read The lumber is now on the siding at Pittsburgh.
5. The good secretary the speaker said is preeminently a master of detail.
6. Your pay at the beginning I said to Miss Gordon is much less important than the opportunity to get valuable experience.
7. To read without reflecting said Burke is like eating without digesting.
8. Our telegram Cancel our order of January tenth for six carloads should certainly have reached you Monday morning April 10.
9. Andrew Carnegie said that promotion comes from doing something outside of the strict line of ones duties.
10. Agricultural conditions in the West said the speaker have improved somewhat.
11. Good will is the result as Mr. Ford has well said of good service to the public.
12. Mr. Fulton remarked that luck or chance might put a man in a responsible position but it certainly wouldnt keep him there.
13. Ideas in the words of an outstanding leader of American industry have revolutionized business.
14. No city government said the editor can ever enjoy universal popularity.
15. Yes my boy business success is largely a matter of using what you have said the general manager.

## LESSON 19

### Use THE QUOTATION MARKS

23. To enclose the titles of books, magazines, and the distinctive names of articles of commerce.

Keep in mind that—

1. A quotation within a quotation is marked by single quotation marks.

*The Quotation Marks Used with Other Punctuation Marks*

1. The period and the comma *always* come inside the quotation marks.

2. The question mark, on the other hand, is sometimes placed inside the quotation marks and sometimes outside.

A. When the question mark applies only to the quotation, then it is a part of the quotation and stands *inside* the quotation marks. See sentence 12.

B. When the entire sentence, which happens to end with a quotation, is in the form of a question, then the question mark stands last in the sentence—*outside* the quotation marks. See sentence 14.

## LESSON 19

*Study the use of the quotation marks in the following sentences:*

1. Your payment of \$10 on 'Nelson's Encyclopedia' is now due.

2. Mr. Anderson's article, "The Selection of Executives," has received very favorable comment.

3. Did you receive our booklet, "How to see Yellowstone"?

4. The articles appear on Mondays, Wednesdays, and Saturdays under the heading, "Advertisers' Corner."

5. Try "Elastica" floor finish.

6. Mr. Anderson writes, "Our advertisement in the 'Commercial Car Journal' has brought a splendid response."

7. It is almost two years since we introduced "Dorothy Dodd" shoes.

8. Our new publication, "The History of the Art of Writing," is a work which we believe to be unique.

9. In order to acquaint you with the plan and scope of "Printers' Ink," a sample copy has been sent to you.

10. Did you receive a copy of our little booklet, "How to Figure Profits"?

11. Our booklet, "General Information for Travelers," will be of special interest to you.

12. Mr. Hayes asked me, "When will your new bulletin, 'Women at Work,' be available for distribution?"

13. How would you answer the question, "What am I doing to build up my personal assets, my business knowledge, and my producing ability"?

14. "Isn't it true," said the speaker, "that the man who is applying constant stimulus to his mind is the man who is going ahead"?

15. "There is no question in my mind," said the attorney, "that Mr. Hudson's statement, 'Profits for those three years were less than a thousand dollars,' can be proved by an examination of the books."

Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert quotation marks, commas, and apostrophes in the proper places in the following sentences:*

1. Warrens Thoughts on Business it seems to me is a very helpful book for office employees.
2. The April number of Investment Notes is a very interesting issue dont you think so?
3. Our new gasoline Esso is being widely advertised in this weeks papers.
4. We have sent you a copy of our booklet A New Way To Figure Profits in todays mail.
5. In the August number of the Clearing House Mr. Sawyer writes an editorial on The Trend of Style in Womens Wear.
6. Mr. Harris article How I Choose and Train Stenographers outlines our companys policy in detail.
7. The enclosed booklet Painting Questions and Answers will be distributed at the next salesmens convention.
8. It is plain that in the sentence We shipped your goods on Saturday no comma is necessary.
9. In the sentence On Saturday we shipped your goods no comma is necessary.
10. You are a subscriber to the National Geographic Magazine arent you?
11. The companys policy is fully outlined in this months issue of our house paper Drill Chips.
12. Frederick W. Taylors book The Principles of Scientific Management was a pioneer in its field.
13. A single copy of Court Memoirs will be sent on receipt of the price \$3.50.
14. We shall show a full line of Arnco products at the convention of the Industrial Sales Association.
15. If you have worn the Dorothy Dodd you know something about its fit style and comfort.

# LESSON 20

## REVIEW

### Use THE APOSTROPHE

19. To form the possessive case of nouns.
20. To indicate the omission of a letter or letters in a word.
21. To form the plural of letters and figures.

### Use THE QUOTATION MARKS

22. To enclose every direct quotation.
23. To enclose the titles of books, magazines, and the distinctive names of articles of commerce.

## LESSON 20

*Indicate the reason for using apostrophes and quotation marks in the following sentences by placing a small figure, referring to the rule which applies, above each apostrophe and quotation mark:*

1. In order that the dictation may be timed accurately, all the letters and articles in our book, "Graded Dictation Tests," are marked off in 20's.
2. The publisher's price on the new book, "America's Supreme Opportunity," is \$3.50.
3. Most of our subscribers' lines were out of service as the result of yesterday's heavy storm.
4. Real joy in one's work means that the day's burdens are lightened.
5. Just suppose that I were to walk into your office today and ask, "How are collections?"
6. "You may ship us two cars," said the company's manager, "if you can guarantee delivery by March 15."
7. One of the best ways of measuring yourself, I think, is to answer honestly the question, "Am I doing today's work today?"
8. The enclosed booklet, "A Clean Bill of Health," contains letters from many of the city's industrial leaders.
9. "Better Business Letters" was written by an author of many years' experience.
10. The word *accommodate* has two c's and two m's.
11. "You will certainly receive one hundred copies of 'Selling Points,'" so dictated the sales manager, "as soon as the books come from the press."
12. George Horace Lorimer's book, "Letters of A Self-made Merchant to His Son," ought to be read by every young man and woman who contemplates a business career.
13. May we have a copy of this year's catalog published under the title of "Children's Games and Toys"?
14. Won't you please oblige us by returning Mr. Clark's letter at once?



*Insert all necessary punctuation marks in these sentences:*

1. Dont you think well arrive by six oclock?
2. We are sending you by todays mail an interesting booklet The Business Mans Reading.
3. Whatever you may think about any matter your employers wishes should always be followed.
4. If you owned a store and I ordered a hat which you delivered with the understanding that I would pay for it at a certain time you would expect me to make payment wouldnt you?
5. No man can keep another down wrote Andrew Carnegie in How to Win Fortune.
6. Our stock of No. 79s is practically exhausted.
7. Only those sub-dealers names whose contracts have been received will be put on the list to receive the company's new literature.
8. Every one of the banks employees reads The Thrift Promoter regularly.
9. A mans life consists not in the abundance of the things that he possesses is a thought gem from the worlds greatest book.
10. The Manufacturers Adjustment Association acts as a clearing house for all manufacturers and jobbers that have connections with it.
11. Dont mix business and social interests said Mr. Sawyer in his talk to the Stenographers Club of Washington.
12. It requires more than mere moneys worth to keep a customers good will.
13. This months issue of The Harvester World the International Harvester Company's house paper contains Mr. Lewis essay Saving Money which won the first prize in The Herald's recent contest.
14. If you are in the market for confectioners tools you will be interested we believe in the booklet we have sent you.
15. I was much interested in the advertising managers article The Right Way to Figure Net Profits.

## LESSON 21

### Use THE SEMICOLON

24. To separate the clauses of a compound sentence that are not joined by a conjunction.

Keep in mind that—The semicolon *always* follows the quotation mark. †

25. To separate the clauses of a compound sentence when the second clause begins with a conjunctive adverb, such as *so, hence, consequently, also, then, otherwise, moreover, therefore, etc.*

It is a common error to use the comma between compound sentences when the semicolon is required according to Rules 24 and 25.

*Wrong*—The only delay was caused by my failure to submit proofs, the company certainly did its part. *See sentence 7.*

*Wrong*—A discount of 20% has already been deducted, therefore, no further discount can be allowed. *See sentence 12.*

## LESSON 21

*Study the use of the semicolon in the following sentences:*

1. Your telegram was received today; we leave tomorrow.
2. Follow these instructions exactly; further orders will be issued in due time.
3. Our factory has been closed for almost four weeks; consequently, we cannot ship the goods by the 21st.
4. The shipment was made this morning; the bill of lading is enclosed.
5. Physicians are busy people, we know; still, you will agree with us that this account should now be paid.
6. The supply of the reports for this year has been entirely exhausted; hence, we cannot ship you the three copies ordered in your recent letter.
7. The only delay was caused by my failure to submit proofs; the company certainly did its part.
8. We shall certainly expect to hear from you by the first of January; otherwise, we shall immediately place the account in the hands of our attorney.
9. Please sign the card; there is no expense or obligation.
10. Reading maketh a full man; conversation, a ready man; writing, an exact man.
11. We have sent you a copy of "Fundamentals of Business"; you may return it at your convenience.
12. A discount of 20% has already been deducted; therefore, no further discounts can be allowed.
13. The shipment in question weighed only 55 pounds; consequently, we cannot consistently allow the amount of your deduction.
14. The policy must be returned to us on or before June 20; otherwise, it will stand forfeited.
15. We have made every possible effort to secure settlement; there is nothing to do now but to enter suit.

Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert semicolons, apostrophes, commas, and quotation marks at the proper places.*

1. The idea of joy in ones work has been often ridiculed nevertheless it is fast taking root in the minds of many.
2. Nothing contributes more to the raising of a young man in the world than punctuality and justice in all his dealings therefore never keep borrowed money an hour beyond the time you promised.
3. To dig is easily learned to learn how when and where to dig is the achievement of a lifetime.
4. People used to think that advertising was mere publicity that it was successful if it succeeded in gaining attention.
5. Do not use the expression We beg to acknowledge receipt of your letter such wording is now condemned by the best business letter writers.
6. We are glad to quote you on one thousand of our catalogs like the sample submitted the stock as we understand it is to be Curtis India Coated.
7. Volume One was published last month the second volume will be ready for distribution in about six weeks.
8. Our grates are wonderful fuel savers besides your engineer or fireman has much more time to look after other important work in your plant.
9. Please fill out the enclosed card and send it to us we shall immediately send you full particulars.
10. On one of our machines you can write all languages with many different styles of type that is one of the reasons why the Hammond is the best machine for the professional man.
11. Both companies are in excellent financial position you cant go wrong in these investments.
12. Our list of dry lumber is not as complete as it usually is and we may have to turn back a good many of inquiries still we hope to be able to quote on at least a part of them.
13. The Bulletins circulation figures are net all damaged unsold free and returned copies have been omitted.
14. Our business is of such a nature that we are obliged to communicate with New York whenever circumstances demand it hence it is not possible for us Mr. Anderson to accumulate matters for attention at any definite time.

## LESSON 22

### Use THE SEMICOLON

26. To precede such words as *viz.*, *namely*, *i. e.*, and *as* when they are used to introduce examples or illustrations.

**Keep in mind that**—Such introductory words are independent and should therefore be set off by the comma. See Rule 12.

*I. e.* is an abbreviation for the Latin expression *id est.*, which means *that is*.

*Viz.* is an abbreviation for the Latin *videlicet*, meaning *namely*.

27. To separate coordinate members of a sentence when at least one of the members contains within itself a subordinate clause that requires the use of a comma.

#### *Definition:*

Coordinate members, as used in this rule, denote clauses which are in the same grammatical construction.

**Keep in mind that**—The semicolon must be used between such coordinate clauses even when the second clause begins with a conjunction.

## LESSON 22

*Study the use of the semicolon in the following sentences:*

1. We have allowed you our usual discount; namely, 2% discount for cash in 10 days.
2. In addition to the information you have given us in your letter, it will be necessary for us to know the lining number of your shoes; and with this information you might enclose your check for \$8.25, when the shoes will go forward to you immediately.
3. We have allowed you the regular commission on all sales; viz., 20% on cash orders.
4. Your telegram was received late today; and unless we hear from you to the contrary tomorrow morning, we shall make the shipment by B. & O. *and*
5. The new factory at Albany, New York, is finished; machinery from the old factory is being moved there rapidly; so we confidently expect to be in a position to manufacture goods at our new plant by January 15.
6. If you are interested in saving your establishment expense in its fuel bills, just fill in the enclosed card and send it to us; full information will be sent immediately.
7. The prices in our catalog are subject to a discount of one-third off; and if cash accompanies the order, we prepay the freight.
8. Even though extensive investigation of the site has been made, I am not yet satisfied that it is what we want; nor do I believe that the trustees will consider it favorably.
9. You want a reverse gear for a definite purpose; namely, to give you better control of your boat.
10. If you send us \$6.00 now and the remainder some time in December, we shall be satisfied; but we must have a payment of not less than \$6.00 on account between now and the first of December, or we shall be compelled to send the claim to our attorney for suit.
11. We have every reason to believe, as you can readily understand from a reading of the papers, that we shall be successful in the suit; and we intend to leave no stone unturned to bring the matter to an early issue.
12. If you will come to our office at twelve o'clock tomorrow morning, we shall gladly give you the details; but we could hardly state the case adequately in a letter.
13. When Mr. Brown comes to Baltimore to attend the salesmen's convention, we can discuss the matter thoroughly; but I do not think it is worth while for him to make a ten days' trip for the purpose.
14. If everybody would assume a part of the responsibility, the committee's work would soon be done; but the difficulty is that the chairman has to do all the work.
15. We shall accept this one shipment, Mr. Baker; but since the company has failed to make good on its promises to us, we are simply compelled to discontinue our present business relations.



# LESSON 22

## TEST

Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert all necessary punctuation marks in the following sentences:*

1. If that is the case please let us know immediately we shall then take the matter up with the Lehigh Valley Railroad.
2. No further discounts can be allowed than those noted on your bill viz. 10% and 2%.
3. This is conclusive evidence that there is something wrong with the installation and if this condition existed before the breaking of the twenty sections there is the possibility that you will have the same result when new sections are installed.
4. Youth is the period of energy ambition initiative hope imagination and large expectations it is also the period of restlessness uncertainty shortsightedness and easy discouragement.
5. When you can say something specific about your product dont generalize dont go up in the air and use big words when you can stand on a level with your customer and talk to him in his own words.
6. When there is some new or difficult piece of work to be done dont shirk it get right in and learn how to do it.
7. Of the languages of Christendom English is the one now spoken by the largest number of persons and so far as can be seen there is but little limit to its possible extension.
8. If you want to do your part in the world remember that you must pull your own weight that until you have pulled your own weight you cannot help any one else.
9. The difficulty is that there are two items on the order viz. 46 721 and 46 731.
10. In order to meet your wishes we shall arrange for this immediately but so that there may be no further delay we are at once having the affidavit sent to you for signature and ask that you return it to us promptly.
11. We shall however place your application on file and if at any future time an opportunity arises which we think might interest you we shall communicate with you.
12. As we wrote you we shall have competition from the Roberts Electric Company the Millin Corporation and the Central Electric Company but Mr. Austin the consulting engineer will close the bids on price so far as the above competition is concerned.

## LESSON 23

### Use THE COLON

Use the colon in a sentence as follows:

#### Definition:

An expression, as used in this rule, denotes a word, phrase, or a clause.

#### Keep in mind that—

1. An expression which ends with *as follows* and the *following* usually concludes with a colon.
2. The salutation of a business letter is followed by a colon *only*—not by a colon and a dash.
3. Write the colon after the quotation mark when the two marks of punctuation come together at the end of a clause. Follow the same practice when the semicolon and the quotation mark are written together at the end of a clause.

### 29. To separate hours and minutes.

## LESSON 23

*Study the use of the colon in the following sentences:*

1. Please quote us prices on the following:

Ajax Tires  
Ford Radiators  
Stewart Speedometers

2. We have your telegram which reads as follows: "Your order for ten cars was shipped yesterday."

3. We have just received the following:

5 No. 66  
400 No. 78  
500 No. 60

4. The following telegram has just been received: "No dividend has yet been declared on the Anderson account."

5. The advantages of partial payment buying are many; it does not require a large initial outlay; your money is always accessible; you are committed to a definite plan of saving; finally, you are steadily increasing your capital.

6. The following orders are now in process: #672, #681, #645, and #656.

7. The train leaves Chicago at 1:20 p.m. and arrives in Washington, D. C., at 10:15 a.m.

8. These bonds are protected by several factors of safety; in the first place, they are an absolute first mortgage on the property; the business field is well populated and steadily growing; the earnings of the company have shown an impressive growth; and the security of the issue measures up to the standards set by the strictest savings banks.

9. The following sentence appeared in our letter of January 28: "Please furnish us with a report concerning the deltor's assets and liabilities; also state when our clients may expect to receive their portion of the distribution."

10. The sentence referred to in our letter of January 12 is as follows: "In view of Mr. Charter's long and faithful service with the company, it is our recommendation that we be authorized to pay his regular salary until he recovers."

11. In discussing the Patent Office, the report of the Commission says: "It is a repository of national ingenuity; it holds out incentives to industry; and as a means of national improvement, it is entitled to national regard."

12. In addressing the boys of the Hill School, Theodore Roosevelt said: "Unless you can make a newspaper which people will read, it does not make any difference what you write in it; some one has not to read it, or else the writing does not do any good."

Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert all necessary punctuation marks in the following sentences:*

1. One of the most striking sentences in the book I think is this Not one stenographer in fifty fully appreciates her opportunities.
2. If you leave here at 4 15 p.m. you will arrive at Chicago at 8 15 a.m. but if you dont leave until 9 o'clock in the evening you wont arrive until 3 p.m.
3. In his book Business and Education Frank A. Vanderlip writes The study of the national banking law will do you little good if you intend always to be a bank clerk it may do you a great deal of good if you hope to become a bank officer.
4. We have the following methods of procedure open to us
  - a. We can wait until we get judgment on the balance of the claim before doing anything.
  - b. We can at once issue execution on the judgment secure a return by the sheriff and proceed to examine the debtor in supplementary proceedings.
  - c. We can issue an execution attachment and try to attach the stock in the hands of the debtors attorney. Should we obtain the stock in this manner we shall of course pay the attorney the amount which he advanced.
5. The first commandment in the instructions given the United Cigar Stores salesmen is this

Thank You. Always acknowledge a purchase with a genuine Thank you sir or Thank you madam. If you wish you may use a phrase like the following Many thanks or Much obliged to you.

6. Please arrange therefore for the shipment of directories as follows

Harrisburg Pa. One Philadelphia book and one Baltimore book to each of the following hotels Commercial Hotel Columbus Hotel and Penn-Harris Hotel.

Williamsport Pa. One Philadelphia book to each of these hotels Colonial Hotel National Hotel Penn Hotel.

:

## LESSON 24

### Use THE QUESTION MARK

#### 30. To follow every direct question.

Keep in mind that—

1. Sentences that begin with such expressions as "May we have" and "Will you please" are in the form of a question.
2. Each question in a compound interrogative sentence is followed by the question mark. (See sentences 9 and 11.)

Note: Study again Lesson 19 on the use of the quotation marks with the question mark.

### Use THE EXCLAMATION MARK

#### 31. After single words, phrases, or sentences that express surprise or strong emotion.

## LESSON 24

*Study the use of the question mark and the exclamation mark in the following sentences:*

1. May we have the pleasure, Mr. Wilson, of hearing from you soon?
2. Will you please give us the exact date of the shipment?
3. If you are unable to make us quotations, will you please wire us at our expense?
4. Will you please give us any information you can as to the record of his service while in your employ?
5. Stop and ask yourself a question like this: "Have I made the most of my opportunities today?"
6. He asked me whether we would be sure to ship the goods next Monday.
7. Haven't you found, Mr. Hamilton, that one of the season's best business books is "Building for the Future"?
8. Will you see to it that we get this lumber as soon as possible, as our customer here is very much out of patience with us for not having it on hand sooner?
9. How can we secure larger sales? better cooperation with dealers? more intelligent use of our advertising material?
10. Congratulations, Mr. Jones, on the splendid piece of work you have done!
11. What is the meaning of this letter? of these insinuations? of these threats?
12. If I allowed that little bill to run for a month, a year, and even two years, what would you do about it, Mr. Johnson?
13. Have you read Andrew Carnegie's "How to Win Fortune"?
14. One day every salesman in the organization was startled to receive a personal telegram that questioned: "Did you say 'Thank you' to every customer you waited on today?"
15. What wonderful possibilities lie before you!



*Insert all necessary punctuation marks in the following sentences:*

1. Could anything Mr. Brown be plainer than the statement Always place the period and comma inside the quotation marks
2. If we built according to your specifications how many employees could be accommodated on the third floor
3. Will you please keep my application on file
4. The manager asked Did you arrive at the office promptly at nine o'clock
5. What a pleasure it is to read well-written English
6. Will you be so kind as to give us all the data you have regarding this particular negotiation
7. If we have the plans in your hands by March 10 when may we expect gentlemen to receive your quotation
8. Isn't it true Mr. Jones asked me that genuine ability counts for more than length of service
9. The old proverb says Self-preservation is the first law of nature at the same time doesn't the sinking of the Lusitania show that in an emergency strong men sacrifice themselves for women and children
10. Will you please return to the Fidelity, Title & Trust Company Canton Ohio the bank named in the agreement one copy of the certificate which you recently sent us
11. If as we are told advertising is still in its infancy what will it be when it grows up
12. Will you be kind enough to return the samples Mr. Edwards as soon as you can possibly do so
13. What a tremendous development there has been in radio
14. Is shipment made directly from Newark or are there transfer points
15. Mr. Luther asked if we would send him one hundred copies of Accountancy and Business Management on consignment

## LESSON 25

### Use THE PERIOD

**32. After every complete sentence which does not require a question mark or an exclamation mark.**

**Keep in mind that**—A complete sentence is one which contains a subject and a predicate. It is a common fault to separate a phrase or a subordinate clause by a period from the sentence to which it properly belongs. This is one of the worst errors in punctuation, because it indicates that the writer lacks a knowledge of the simplest elements of grammatical construction. Here are examples of this mistake in punctuation. It is often called the "period fault."

*Wrong*—In reply to your letter of January 12 in which you told us that our goods would be shipped on Wednesday. We feel you ought to know that we have been greatly inconvenienced by this delay. *See sentence 14.*

*Right*—In reply to your letter of January 12 in which you told us that our goods would be shipped on Wednesday, business which is sure to result. *See sentence 15.*

**33. After initials and abbreviations.**

Only one period is required when a sentence ends with an abbreviation.

**34. To represent the decimal point in amounts.**

Do not use the period after headings.

## LESSON 25

*Study the use of the period in the following sentences:*

1. The full service went into effect a few days ago, the assignment books, records, etc., being on file at all the engine houses throughout the city.

2. Mr. Mansfield's address is R. F. D. #2, Spartanburg, S. C.

3. These abbreviations are sometimes used in business writing: acct., bbl., C. P. A., int., mfg., Messrs., mdse., memo., P. S., and viz.

4. The following abbreviations should be written with small letters: a.m., p.m., c.o.d., f.o.b., h.p.

5. Instead of using the abbreviations inst., ult., and prox., it is better to write the name of the month.

6. Hon. J. P. Stewart, LL.D., was the principal speaker of the occasion.

7. Our representatives in Syracuse, N. Y., are Messrs. Jackson & Hill, 406 S. Oakland St.

8. In reference to the inquiry from Mrs. R. W. Graham, you will be interested to know that our representative, Mr. J. C. Fox, called on her yesterday and secured an order for a machine.

9. Here are all the papers in the case of Martin Supply Co. vs. Elk Mfg. Co.

10. A. D. and B. C. are abbreviations frequently used with dates.

11. Each of the following railroads has its terminus in Chicago: C. & N. W., C. & G. W., and C. R. I. & P.

12. Leading citizens of four cities were present at the convention; i.e., St. Paul, St. Louis, St. Joseph, and Mt. Vernon.

13. The business will be handled by Henry F. Sanborn Co., Inc., and Booth & Arlington, Ltd.

14. In reply to your letter of January 5 in which you told us that our goods would be shipped on Wednesday, we feel you ought to know that we have been greatly inconvenienced by this delay.

15. We shall do everything we can to help along the good cause, looking for our main profit to the increased business which is sure to result.

*Insert all necessary punctuation marks in the following sentences:*

1. Mr H F Sawyer Jr has been elected president
2. If your car is 40 h p the premium will be \$60 if 70 h p \$85 50
3. Our price on these goods is \$83 75 f o b Boston
4. If you can transact your business before 10 a m between 12 m and 1 p m or after 4 p m we can offer you an attractive special rate
5. One of the most interesting recent books is Will Durants The Story of Philosophy
6. We have already quoted you our best terms viz 4% in thirty days
7. Dr F C Dolan Sacramento Calif and Prof A L Wadsworth will address the special meeting to be held at 8 p m Monday July 7
8. The new firm will open offices at Victoria B C Can
9. All quotations are f o b Cedar Rapids Iowa on c o d shipments however we allow an extra discount of 2%
10. The author says Generally speaking the use of abbreviations in letters argues undue haste and discourtesy to ones correspondent

*Insert all necessary punctuation marks in the sentences in the following paragraph. In case there is any word written with a small letter which should begin with a capital letter, underscore the letter which should be capitalized.*

11. We stand ready at any time to help a policyholder carry his insurance if you have already made three full premium payments you are entitled to a loan value of \$111 60 in case you do not desire to borrow money to pay the present years premium we shall be willing to take a note for the amount of the premium you may make the note payable in thirty sixty or ninety days if you have any cash available you can send it in then we shall mail you a note for the difference between the full annual premium and the amount of your check by taking advantage of this offer you will not impair the loan value of your policy

# LESSON 26

## REVIEW

24. Use **THE SEMICOLON** to separate the clauses of a compound sentence that are not joined by a conjunction.
25. To separate the clauses of a compound sentence when the second clause begins with a conjunctive adverb, such as *so, hence, consequently, also, then, otherwise, moreover, therefore, etc.*
26. To precede such words as *viz., namely, i. e., and* when they are used to introduce examples or illustrations.
27. To separate coordinate members of a sentence when at least one of the members contains within itself a subordinate clause that requires the use of a comma.
28. Use **THE COLON** to follow an expression which constitutes an introduction to something that follows, such as a tabulation or a long quotation.
29. To separate hours and minutes.
30. Use **THE QUESTION MARK** to follow every direct question.
31. Use **THE EXCLAMATION MARK** after single words, phrases, or sentences that express surprise or strong emotion.
32. Use **THE PERIOD** after every complete sentence which does not require a question mark or an exclamation mark.
33. After initials and abbreviations.
34. To represent the decimal point in amounts.

## LESSON 26

*Indicate the reason for using semicolons, colons, question marks, exclamation marks, and periods in the following sentences by placing a small figure, referring to the rule which applies, above each of these punctuation marks:*

1. Our advertising novelties are out of the ordinary; they attract attention.
2. Of course, I have realized that you were looking after other interests besides our own; and yet I have always felt, when I was reading your copy, that our interests were the only ones you were considering at the time of writing the copy.
3. The paper is the very finest we can get; nevertheless, it does contain a few of these fine spots.
4. You have doubtless overlooked the matter of your membership fees for this year; consequently, we are bringing it to your attention now.
5. The following statement occurs in Mr. Master's letter: "If you can arrange to deliver us three cars of coal on the first of each month, we shall contract with you to fill our entire needs; but unless an arrangement of this kind can be effected, we shall have to look elsewhere."
6. What a remarkable achievement that is!
7. Selling life insurance, Mr. Nathan, is not the easiest thing in the world; but if you have the grit to stay by it, you will have the assurance that you are performing a real service.
8. Whether the robe was purchased from you or copied by some one else, we cannot determine; but our shopper examined the robe thoroughly and finds that it is similar in every respect to the No. 226.
9. The bus will leave at the usual hour; viz., 8:45 a.m.
10. Make your language simple, your wording clear, and your sentences short; and above all, put yourself in the customer's place and give him the information he wants.



*Insert all necessary punctuation marks in the following sentences:*

1. Rates for extension telephones have been reduced 20% the two-party residence rate has been reduced nearly 25% excess messages on residences have been reduced 25%
2. Please mark all shipments containing returned goods thus Cadillac Motor Car Company Custer Avenue Detroit Michigan
3. I discussed this question and stated my conclusion as follows A justice of the peace holds an office in the judicial department of the government therefore he cannot be appointed a member of the board of review
4. During this sale portable electric lamps will be sold at a discount of 50% all electric cooking utensils at a discount of 66%
5. No calculation on your part you see will be required the amount will simply be adjusted by the company and rebate will be made from time to time on your bill
6. Of course Mr Kelley if you have already received the goods no reply to this letter is necessary but if they have not arrived just use the enclosed stamped envelope for your reply
7. Should this account not agree with your records Mr Dickson will of course call upon you but as it is our wish to lighten his burden as much as possible from this time on we should prefer that you remit by mail as payments on your account fall due
8. Investigation showed that there was a temporarily unsatisfactory line condition i e a large amount of emergency cable had been laid
9. You pay 20% of the price of the bond down the remainder is paid in monthly payments
10. If suit is necessary these terms will not apply the fee will have to be arranged for in advance
11. Mr Miltons question was this Will you agree to pay for the cost of installing the parts
12. This practice I believe is bringing about results that could not be obtained in any other way the evidence is to be found in the more efficient handling of our business

## LESSON 27

### Use THE HYPHEN

#### 35. To divide a word at the end of a line.

Keep in mind that ~~any~~ <sup>adding</sup> be

1. A word ~~may~~ <sup>adding</sup> be divided only between syllables.
2. A word of one syllable cannot be divided. *Examples:* worked, talked, thought.
3. A two-syllable word in which either of the syllables consists of a single letter only cannot be divided.
4. When a consonant is doubled, the division is usually made between the two letters. (This does not apply to a word whose root ends with a double consonant. *Filling and drilling* are properly divided after the two *l*'s.)
5. A syllable which consists of a single vowel should be written at the end of the line and not carried over to the next line. *Examples:* medi-tate, hesi-tate.
6. Figures should not be divided.
7. The last word on a page should not be divided.

## LESSON 27

*Each of these words, we shall say, comes at the end of the line, and you wish to divide it. Write each word with a hyphen or hyphens to show all possible divisions at the end of a line. Consult the dictionary if you are not sure about the syllables. Underscore any words that cannot be divided.*

secured	se-cured	privilege	privi-lege
intention		recognize	
evict		stenographer	
missing		separate	
shipped		specimen	
accommodate		stopping	
comparative		enclosed	
disappoint		transportation	
embarrass		\$4,642.50	
certificate		machine	
descriptive		chocolate	
purchased		dipping	
department		alert	
merchandise		equipped	
commission		electric	
immediate		concerned	
messenger		private	
occurred		convenient	
o'clock		telephone	
preference		abroad	

Name \_\_\_\_\_

Date \_\_\_\_\_

*Write these words, following exactly the directions on the first page of this lesson:*

catalog	difficult	annoyance
ever	selling	indebtedness
acute	stony	arched
surprised	meditate	assumed
obliged	attention	alone
served	occasion	attempt
omit	excellent	signature
agreement	permitted	telegraph
premium	circuit	fitted
insured	looked	transferred
amount	enormous	baked
traffic	very	suspension
nothing	protected	conditions
courteous	again	rendered
efficient	unfilled	refused
accepting	information	encased
salary	addressed	invention
cleared	benefit	prostrate
accordance	successful	addition
capital	happened	shipping

200

## LESSON 28

### Use THE HYPHEN

#### 36. To join certain compound words.

There is a certain amount of variation even among careful writers in using the hyphen in compound words.

**Keep in mind that—**

1. Figures and fractions, when spelled out, should have the hyphen. *Examples: self-conscious, self-denial.*
2. Words which begin with the prefixes *self* and *vice* should have the hyphen. *Examples: a 10-mile run, a three-story vice-president.*
3. Compounds which consist of a figure and a noun should have the hyphen. *Examples: a 10-mile run, a three-story house.*
4. Expressions like *high-grade*, *first-class*, and *up-to-date* should have the hyphen when they stand before a noun and modify its meaning.

## LESSON 29

*Study the use of the dash and the parentheses in these sentences :*

1. The price quoted in our agreement is Fourteen Hundred Eighty-five Dollars and Eighty-six Cents (\$1485.86), which is considerably higher than the sum paid for similar construction at Cape May, New Jersey.
2. It is unnecessary to write a letter—just fill in the blank lines.
3. Today's the day—you may forget about it tomorrow, Mr. Morse.
4. Changes have been made in our new trade price list (some quotations being lower but none higher), as shown on the back of this letter.
5. You can do just that with advertising—the right kind.
6. Seasons of depression and buoyancy succeed each other—one year of great profits and then several years with little or none.
7. A letter should be written with one thing always in view—to say clearly, completely, and briefly what you want to say.
8. We have forwarded a copy of the first volume (cloth) and hope it will reach you promptly.
9. We can supply the flasher for Forty-five Dollars (\$45.00), not including the cost of installation.
10. We don't have to become our own grave diggers—modern business is not necessarily a cemetery.
11. Still, we know—rather we feel—a few basic things about this thing we call personality.
12. The questions of What, Where, How, and Why—especially Why—get quickly at the heart of what it is needful to know about any phase of business.
13. I tell you earnestly and authoritatively (I know I am right in this) that you must get into the habit of looking intensely at words and assuring yourself of their meaning.
14. You have got to do one or the other—now make your choice.
15. We have chosen the plan offering the fewest complications and the greatest selling advantages—that of the Guaranty Securities Corporation of New York.





## LESSON 29

### Use THE DASH

37. To mark a sudden or abrupt change in the thought or construction of a sentence.

**Keep in mind that**—A dash is represented on the typewriter by two hyphens with no space before or after.

**NOTE:** Do not overwork the dash—to do so is one of the marks of a careless writer. Use the comma unless there is clearly a "sudden or abrupt change" in the sentence.

### Use THE PARENTHESES

38. To enclose expressions which are entirely independent of the grammatical construction of the sentence but connected in thought.

39. In specifications and legal papers, to enclose figures following the expression of the same amount in words.

**Keep in mind that**—

1. When a sentence ends with a parenthesis mark, the period is always placed after the parenthesis.

2. A comma which is required to set off the part of the sentence which precedes the matter in parentheses should always be placed *after the second parenthesis mark*.

## LESSON 29

*Study the use of the dash and the parentheses in these sentences :*

1. The price quoted in our agreement is Fourteen Hundred Eighty-five Dollars and Eighty-six Cents (\$1485.86), which is considerably higher than the sum paid for similar construction at Cape May, New Jersey.

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3. Today's the day—you may forget about it tomorrow, Mr. Morse.

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10. We don't have to become our own grave diggers—modern business is not necessarily a cemetery.

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12. The questions of What, Where, How, and Why—especially Why—get quickly at the heart of what it is needful to know about any phase of business.

13. I tell you earnestly and authoritatively (I know I am right in this) that you must get into the habit of looking intensely at words and assuring yourself of their meaning.

14. You have got to do one or the other—now make your choice.

15. We have chosen the plan offering the fewest complications and the greatest selling advantages—that of the Guaranty Securities Corporation of New York.

*Insert all necessary punctuation marks, including hyphens, dashes, and parentheses:*

1. He used his knowledge you see got it on the firing line
2. He didnt take on too heavy a load just what he could handle without interfering with his usefulness at the office
3. Let a young man see to it that he increases his earning power to the highest point of which he is capable and a salary commensurate with his worth will be forthcoming sooner or later sooner rather than later as a rule
4. Dependence upon assistance from others is apt to be like putting concentrated fertilizer on hills of corn planted in very poor soil it makes a splendid start but a lamentable finish
5. Take notice that the above plaintiff claims an indebtedness from you of Eighty four Dollars and Fifty Cents \$84 50
6. Every day there will be visitors canvassers salesmen position seekers who by one method or another will seek to get an interview with the business executive
7. The contractor guarantees to repair and remedy any defects that may develop with in twelve 12 months from the completion of the entire work
8. He will also furnish a satisfactory bond running to the owner in the sum of One Thousand Dollars \$1000 00 for a period of twelve 12 months to insure the proper performance of this guarantee
9. Do not speed up the motor before it is thoroughly warm cold oil will not lubricate
10. A good stenographer realizes the importance of getting down the small words the articles prepositions and conjunctions so that they can be correctly transcribed
11. How few can write sentences as Lincoln wrote them simply directly plainly straight to the point
12. If you will furnish us with a little more detailed information about these firms exact addresses business, each is engaged in, and American financial connections—we shall be glad to consult our foreign agents about them in your behalf
13. Its your club after all and youll get out of it just what you put into it no more and no less
14. Never disclose the contents of a letter to another employee this applies to a fellow stenographer because a mans correspondence is his own private affair and it is a breach of confidence to disclose it to any one

# LESSON 30

## Use a CAPITAL LETTER

- 40. To begin the first word of every complete sentence and of every line of poetry.
- 41. To begin the first word of every direct quotation which consists of a clause.

Keep in mind that—When the quotation consists of a phrase, capitals should be used only when they are required in writing that phrase without the quotation marks.

- 42. To begin every proper name and every adjective derived from a proper name.

### Definition:

A proper name is the name of a particular person or object.

- 43. To begin the names of the days of the week and the names of the months.

Keep in mind that—The names of the seasons should begin with small letters. ✓

- 44. To begin titles of office and honor when used with the name of a particular person.
- 45. To begin the principal words in the titles of books and magazines.

## LESSON 30

*Study the use of the capital letters in these sentences:*

1. The teacher said, "There is no question that the most important subject you are studying is English."
2. Do you know what the phrase, "without recourse," means on a negotiable instrument?
3. Our fall and winter goods will be on display next Tuesday, July 10.
4. The new officers of the corporation are: President, J. W. James; Vice-President, Alfred M. Mullins; Secretary, Henry H. Holmes; and Treasurer, John W. Rollins.
5. These lines are from Goldsmith's "Deserted Village":  
"Ill fares the land, to hastening ills a prey,  
Where wealth accumulates and men decay."
6. We are informed by the Old Town Canoe Company that a copy of the booklet, "Campfires," has been sent to you.
7. You will be interested in reading the article, "The Car of the Future," in this month's issue of "The Commercial Car Journal."
8. In order to compete with German and British competition in the foreign field, the American business firm must be represented by men who can speak the language of the country to which they are assigned.
9. The statute reads, "Registration must be made promptly after publication."
10. Have you seen our new portfolio, "Famous American Gardens"?
11. Dr. Harper, formerly President of the University of Chicago, was one of the leading scholars in his field.
12. This little book, "Helping the Salesman to Sell Goods," gets right down to brass tacks.
13. The question in the minds of all who want comfort, rest, and recreation is this: "Where can the spring and summer months be spent in order that the greatest degree of benefit for one's health, happiness, and comfort may be derived under the most favorable conditions?"
14. The William J. Burns National Detective Agency, Inc., which is employed by the American Bankers' Association to protect its 12,000 members, also protects our travelers' checks against forgers.
15. The author of "Retail Selling and Store Management" writes: "Business in the long run (and after all, the 'long run' is the only thing that counts) must give full value to the public."



Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert all necessary punctuation marks. Underscore the first letter of every word that should begin with a capital letter.*

1

mr t l sutton

commercial building

butte montana

dear sir

i am now connected with the well known printing establishment of j r hunt & sons we are in a position to give you first class workmanship quality and service

a telephone call or postal card will receive my immediate attention and i shall cheerfully furnish you with estimates specimens etc will you please bear me in mind when you are in the market for printing a customer has just written me you are certainly taking care of our printing needs admirably

may i call on you and discuss with you the printing of your spring catalog  
yours truly

2

to whom it may concern

it is a pleasure to recommend the bearer miss ida r west to any one who is looking for a competent obliging and efficient stenographer miss west has been in our employ for about four months mr collins our general manager says about her we have found miss west accurate neat rapid and faithful in her attention to her duties

were it necessary to continue the work to which she has been giving her attention we should be glad to retain her in our employ  
very truly yours



Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert all necessary punctuation marks. Underscore the first letter of every word that should begin with a capital.*

1

mr j r ellis  
410 walnut street  
los angeles california

dear sir

if you are planning to build a house this spring you will find it to your advantage to read the enclosed booklet an enduring home before you decide on the material to be used

three centuries of building in america have proved that white pine withstands exposure to the weather better than any other kind it is more than simply durable it holds its place perfectly for more than a lifetime without warping cracking or opening at the joints

scores of lumber dealers in the west carry our lumber in stock and we shall appreciate the opportunity to assist you to secure it  
very truly yours

2

southern publishing company  
montgomery alabama  
gentlemen

you will remember that on january 14 we wrote you as follows we cannot continue the prices given in our quotation beyond march 15

perhaps you are aware of the recent embargo placed on rags waste paper etc by the english government which embargo applies also to canada there is also an embargo against pulp from sweden these measures will have a material effect on the prices of paper which will undoubtedly advance all along the line in the near future

we estimate that the total cost of the stock ordered in your letter of february 15 will be six hundred eighty seven dollars and forty five cents \$687 45  
very truly yours

;

# LESSON 32

## A Few Special Uses of the PUNCTUATION MARKS

52. Place a comma before *such as* when used to introduce a series. No comma is necessary after *such as*. See sentences 1, 2, and 8.
53. Two adjectives modifying the same noun should be separated by a comma when they are coordinate in thought. When, however, the first adjective modifies the adjective-noun combination which follows, no comma should be used.
54. Do not use a period after 1st, 2d, 3d, 4th, etc. They are not abbreviations.
55. The first word of a clause following a semicolon begins with a small letter, since that word does not begin a new sentence.

## LESSON 32

*Study the use of the punctuation marks in these sentences:*

1. There are a number of items to be considered, such as the character of the work to be done, the nature of the ground, terms of the contract, etc.
2. The course provides training in the handling of business papers, such as bills, credit memorandums, statements, checks, notes, drafts, trade acceptances, etc.
3. "Dustdown" is an economic, sanitary product. (coordinate)
4. Our repair shop will occupy spacious, well-lighted quarters. (coordinate)
5. He is a faithful, honest worker. (coordinate)
6. Our new spring specialties will go on display next Monday. (*New modifies spring specialties.*)
7. The large brown house at the corner of Fourth Avenue and Franklin Street is for sale. (*Large modifies brown house.*)
8. We supply a number of specialties, such as diplomas, certificates, office stationery, engraved or embossed students' paper put up in quire boxes, commencement invitations, etc.
9. Your letter of the 3d reached us this morning; but since Mr. White will not return to the city until the 7th, we cannot give you the information until that time.
10. Clear, concise definitions are given in all our dictionaries. (coordinate)
11. Your attention is invited to the enclosed descriptive circulars. (*Enclosed modifies descriptive circulars.*)
12. As you have already made three premium payments, you are entitled to a loan value of \$111. (*Three modifies premium payments.*)
13. Our calendar makes a neat, attractive advertisement which can be used in any season of the year. (coordinate)
14. Every man should have a fair chance to make of himself all that in him lies; to reach the highest point to which his capacities, unassisted by any special privilege of his own and unhampered by any special privilege of others, can carry him.
15. There are many peculiar features in this claim, and it is really a question of the law of contracts. (*Many modifies peculiar features.*)

Name\_\_\_\_\_

Date\_\_\_\_\_

*Insert all necessary punctuation marks. Underscore the first letter of every word that should begin with a capital.*

the constructive man evolves an idea such as an invention a design a formula a plan the promoter secures the interest of people who are able and willing to finance the idea the executive uses the capital to buy plants and material and to hire workmen administrative staff and salesmen the workmen get wages the executives and assistants are compensated by salaries and wages the owners receive the profits if there are any the promoter takes a commission or stock at the outset the constructive man gets a flat price for his idea a royalty on output or sales or perhaps nothing this is the story of every business organization occasionally we find a man who is big enough to originate promote and operate a pullman a hill a ford or a woolworth others are specialized groove workers of a low order still others fill intermediate positions where do you fit in are you approaching the apex of the business pyramid or are you hopelessly bricked in at the base

1. when the name of the month precedes the date omit the *st d* or *th* after the figure but when the name of the month is omitted always add the appropriate letter or letters to the figures
2. as you can readily understand mr drake the investment in such a work is very large and we are therefore compelled to ask for reasonably prompt payments when they become due
3. corrected page proofs of your book how to study literature are enclosed
4. as you requested in your letter of the 4th we have sent you a copy of our new trade price list but if you wish our complete illustrated catalog it will be sent immediately
5. we offer a complete line of high grade furniture such as chairs tables beds davenport etc



# LESSON 33

## GENERAL REVIEW

Name \_\_\_\_\_ Date \_\_\_\_\_

*Insert all necessary punctuation marks in these sentences. Underscore the first letter of every word that should begin with a capital.*

1. my reason for calling this matter to your attention mr eliot is to emphasize what i have been talking about recently viz that it is the aim of our advertising department to serve advertisers in every possible way
2. business is a matter of faith based on the belief that the other person will work will buy will deliver will pay as he agrees and no matter how you write it no contract is subtle enough to guard against the person who agrees without intent of performance
3. the idea of a good contract writes louis d brandeis associate justice of the supreme court of the united. states is a transaction which is good for both parties to it
4. in order to secure payment on the two notes issued to you by mr white our attorney entered suit obtained judgment issued execution and levied on some furniture which was afterward sold by the sheriff
5. we have made numerous efforts to collect from the h k martin company cleveland ohio the sum of 146 50 which is owing to one of our clients mr henry l sanford 321 land title building columbus ohio
6. the instructions given to me were as follows look up the legal rates of interest in the states of alabama nevada oregon texas and idaho
7. in the sale are included all the favored woods such as mahogany oak walnut birds eye maple birch etc
8. personality is most often found in men of mental stamina and moral substance men who by means of work study and reflection have steadily advanced their lives in usefulness and profitable service
9. in his outlines of economics dr ely writes economic laws work themselves out through men and through organizations they are not self enforcing
10. you might read all the books in the british museum there are more than a million of them and remain an utterly uneducated person but if you read ten pages of a good book with real accuracy you are forevermore in some sense educated

Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert all necessary punctuation marks in these paragraphs. Underscore the first letter of every word that should begin with a capital.*

1

my brothers and sisters and cousins understanding the bargain i had made told me i had given four times as much for it as it was worth put me in mind what good things i might have bought with the rest of the money and laughed at me so much for my folly that i cried with vexation hence the reflection gave me more chagrin than the whistle gave me pleasure

2

on the first page of your bid occurs the phrase with some few minor changes it will be necessary mr master to have an explanation in writing of those changes so that we can take the matter up with the architect . as you can readily understand he is the one that must be satisfied

3

the fundamental purpose of capitalizing you see is to make the word you capitalize stand out from the other words if you capitalize a great many words whatever emphasis there is in capitalizing will be lost entirely .

4

mr c f mason 77 w warren street dayton ohio doing business under the name of the mason stationery company has asked for the privilege of an open account with us and has referred us to you we shall greatly appreciate it mr wood if you will give us any information you may have as to mr masons promptness in meeting bills also tell us the extent of his annual business with you

:

# LESSON 34

## GENERAL REVIEW

Name \_\_\_\_\_ Date \_\_\_\_\_

*Insert all necessary punctuation marks in these letters. Underscore the first letter of every word that should begin with a capital.*

1

(Date)

mr l f nathan  
673 st paul street  
memphis tennessee  
dear sir

our next sale of automobiles will be held on tuesday april 10 our commission in case we sell your car will be 10% yes you may limit the car as to price if you wish to do so but in case no sale is made you understand that the charges for trial at auction incidental expenses etc will be \$7 50

if you do not decide to place your chevrolet roadster on the list for the next sale let us hear from you promptly you should arrange mr nathan to have the car delivered to our garage on monday the day previous to the sale  
yours truly

2

(Date)

messrs hunt & martin  
1827 knox street  
pittsburgh pennsylvania  
gentlemen

it will be well worth your while to look for the articles which appear in the evening telegraph on mondays wednesdays and saturdays under the heading advertisers corner the articles are printed in the last column on the second page

problems relative to plans of advertising merchandising and salesmanship are discussed by men who know if you and your men will read those articles regularly we are sure you will find them of interest

very truly yours

Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert all necessary punctuation marks in these paragraphs. Underscore the first letter of every word that should begin with a capital.*

3

punctuation has only one real purpose to make the meaning of the sentence perfectly clear to the reader punctuation therefore is used solely for the convenience of the reader somebody tells a laughable story about a stenographer who apparently had only two rules of punctuation these were the rules count ten and put in a comma count ten more and put in a period

4

since you have always met your obligations promptly in the past we are surprised that you have allowed the draft to be returned unhonored it is possible of course that the draft may not have been properly presented but the facts are that you obligated yourself to make regular payments on this account you were duly notified of the sale of the account to us and we have sent you notices requesting payment

5

a good business letter you see is nothing else except a good conversation transferred to paper if you were asked to make a little talk in class on business letter writing you certainly wouldnt begin by saying i beg to acknowledge receipt of your esteemed request to speak on business letters and i hereby accept the same that sounds foolish doesnt it yet we often read letters that are just as foolish and stilted

6

when you achieve something noteworthy and unusual you naturally want to share the satisfaction of it with those who are in sympathy with your efforts you have found that so havent you well we have achieved a notable advance in the production of mens suits in our spring models now on display wont you stop in soon and inspect the new line

# LESSON 35

## GENERAL REVIEW

Name \_\_\_\_\_ Date \_\_\_\_\_

*Insert all necessary punctuation marks. Underscore the first letter of every word that should begin with a capital.*

mr a f hopkins  
quincy building  
wilmington del  
dear sir

(Date)

this blotter is a real novelty isnt it unlike most printed matter it wont be thrown into the waste basket immediately we should like to quote you a price for a yearly supply just send us the card enclosed and those prices will be sent to you at once are you familiar with the service we are giving at our downtown office 1308 arch street there multigraphed letters are prepared folded enclosed addressed and mailed at most reasonable prices

we have excellent facilities for turning out artistic advertising matter booklets circulars folders labels office stationery etc can all be produced by us at most economical prices we also have our own bindery which is equipped with folding machines so as to facilitate our production processes and to effect quicker deliveries  
very truly yours

1. isnt it true that it is the man with the best informed best regulated mind who wins in business
2. man is supreme over a horse because he knows enough to put a bit in the horses mouth and the horse doesnt know enough to spit it out
3. the secretary gave close attention for he knew that his chief was in the helpful cheerful mood of the successful business man off duty the rare hour in which business family and social duties make no claim
4. you see said the general manager we size up a young man in respect to three things the knowledge he has the availability of that knowledge and his capacity for making himself liked
5. Unless the great god who assisted him shall be with me and aid me i must fail but if the same almighty arm that directed and protected him shall guide and support



Name \_\_\_\_\_

Date \_\_\_\_\_

*Insert all necessary punctuation marks. Underscore the first letter of every word that should begin with a capital.*

1

(Date)

mr l j wilson  
277 broad street  
providence r i  
dear sir

what headway are you making mr wilson in your search for a sound investment since you have not replied to our letters we assume that you have not yet come to a definite decision

let us help you an experience of thirty six years in which we have served thousands of clients throughout the united states and foreign countries will enable us to serve you with maximum efficiency

the april number of our magazine investment notes has been sent to you in todays mail wont you please read our current list of offerings on the last page

you see we might recommend one bond after another to you in an effort to meet your requirements but if you will write us frankly giving us a statement of your wishes you will realize to the utmost the advantages of our extensive organization  
very truly yours

2

(Date)

mr j c clancy  
489 green street  
rochester new york  
dear sir

we wish to emphasize strongly mr clancy the fact that it is not our fault that the building is at a standstill the drawings which you furnished were in such a condition that it was absolutely necessary for us to make entirely new floor plans refigure all dimensions and make new layouts furthermore in some cases the beams ran into the windows which necessitated changing their location all these changes should have been provided for on the architects drawing if this had been the case we would have fulfilled our agreement with you to the letter

we will certainly do anything we can to help you out  
yours truly

x 2.52



